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The 1980 BAI
Index of Bank Performance

Bank Administration Institute

Bank Administration Institute is a not-for-profit corporation whose broad goals are to help bank administrators achieve high levels of professional effectiveness and to help solve significant banking problems. These goals are pursued through programs of research and development, education, and technical assistance.

Founded in 1924, the Institute is today the largest technical banking association in the world. It is governed by a Board of Directors. Responsibility for management of the Institute's activities within a framework of policy established by the Board rests with the President, who is assisted by a staff located in Park Ridge, Illinois.

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The 1980 BAI Index of Bank Performance

To Chief Financial Officers:

The 1980 BAI Index of Bank Performance is a continuation of a program initiated by BAI in 1973. It is based on the universal call report and income statement tapes generated by bank regulatory authorities. This comprehensive data base allows BAI to calculate ratios for every insured bank in the United States.

The *Index* presents benchmark performance ratios for all banks by state, by resource class, and for the nation as a whole.

In 1980, the breakdown of asset classifications was as follows:

Class	Asset Range (millions)	Number of Banks	Percent
1	Under $10	2,563	17.8%
2	$10 to $25	4,645	32.2
3	$25 to $50	3,543	24.6
4	$50 to $100	1,969	13.6
5	$100 to $500	1,351	9.4
6	Over $500	348	2.4
Total		14,419	100.0%

Asset classifications are based on total assets at year-end 1980.

The 1980 BAI *Index* has been expanded to include 60 financial ratios and an extra page for each state, identifying the median performance within the state by resource class. More ratios provide more comparative information. The extra pages permit users of the *Index* to compare their bank's performance with that of banks of similar size in their home state.

The *Index* retains its nationwide and statewide ratio displays, showing high and low percentile and median values for each ratio. For certain ratios, a high or low value is not necessarily good or bad. For example, a high cash dividend as a percentage of operating income is not necessarily indicative of good or bad performance.

The *Index* also includes eight case histories of banks that have significantly improved their performance by using the *Index* as a strategic tool. These cases demonstrate the value of comparative analysis in strategic planning.

You can share in the results of this project by calculating your bank's ratios based on the problem definitions provided, or by requesting BAI to calculate the ratios for you. BAI will calculate all 60 ratios for your bank or any other bank in accordance with *Index* formulas. Individual bank reports may be ordered for $10.00 per bank. More elaborate history and comparative reports, as described in the accompanying brochure, are also available. They are also valuable tools in your planning process.

If you have any questions concerning the BAI *Index* or wish more information about the anciliary services that are available, please do not hesitate to contact us. BAI's toll free telephone number is 800/323-0146 (except for Illinois where it is 800/942-2181). We hope that you will find the *Index* useful and that you will avail yourselves of the services described.

Mark F. Polanis

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A Description of the Index

The BAI Index of Bank Performance is constructed by averaging the balance sheet data contained in the quarterly 1980 statement of condition reports gathered by the federal banking regulators. The income and expense data are obtained from the year-end 1980 income and expense reports submitted by banks to their regulators.

The *Index* provides composite information on all banks in the nation, national data broken down to six categories, aggregate data by state, and state median data broken down into the six asset categories. By using these breakdowns, you can rank your bank's performance against that of all banks in the nation, all banks in your asset size category, all banks in your state, and against medians achieved by banks of similar size in your state.

The national ratios and the first page of the state ratios are divided into several percentile ranges: the bottom tenth percentile; lower quartile; median; upper quartile; and top tenth percentile.

All ratios displayed are actual figures achieved by specific banks. None represent averages. The median value represents the ratio figure achieved by that bank attaining a mid-point performance among the population. Fifty percent of the banks will have achieved a larger value and 50% will have achieved a lesser value. It is important to recognize that each median figure is very likely that of a different bank in a large population. Therefore, do not expect the value of median ratio number 1 plus that of median ratio number 2 to equal the value of median ratio number 3, even though in your own individual bank, ratios 1 minus 2 must equal 3.

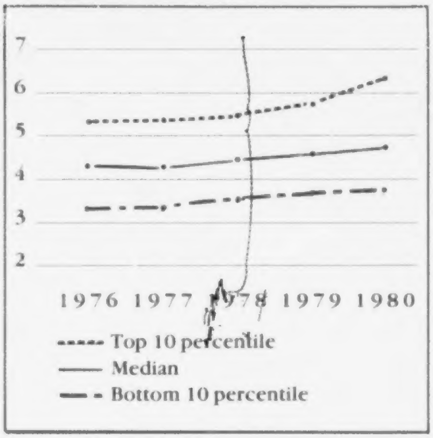
The top and bottom tenth percentile values represent the performance of a bank that is 10% from the top or 10% from the bottom of the population for that particular ratio. The value shown for the top tenth percentile is the value attained by the bank ranking ahead of 90% of the population on that ratio but behind 10%. The upper and lower quartile values represent the performance of a bank that is either 25% from the top or 25% of the bottom of the population on that measure. For example, the upper quartile means that 25% of the banks have achieved performance above the values shown and 75% attained a lesser value.

This form of ratio display is most useful for ranking performance. The *Index* enables you to quickly rank your bank's performance against that of all other banks and to banks of similar size and location. For the purpose of ranking, a percentile distribution of actual ratios achieved by specific banks is superior to averages. Averages are distorted by extreme values within a population. Just as it is more meaningful for a salary analyst to know what the median salary in your bank is rather than the average salary, it is more meaningful for industry analysts to know median performance values as opposed to average performance values when evaluating bank performance.

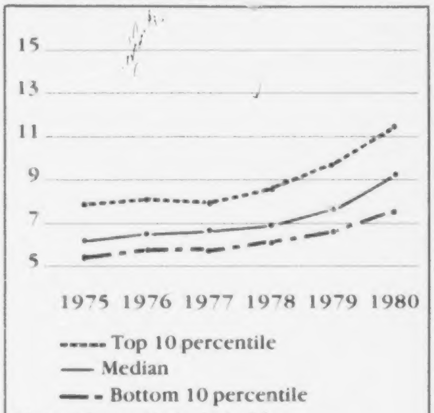
Charting Bank Performance 1975-1980

In 1980, yields on earning assets skyrocketed, but so did break-even yields. Net interest margins generally improved, but returns on both assets and equity showed mixed results that were generally flat. The trends reflect a higher risk environment, with less than proportionate compensation for the industry. The spread between top decile and bottom decile performance widened substantially for each key ratio. The financial markets in 1980 were characterized by unprecedented volatility, creating opportunities for far greater profits and losses.

All U.S. Banks Net Interest Margin — 1976-1980

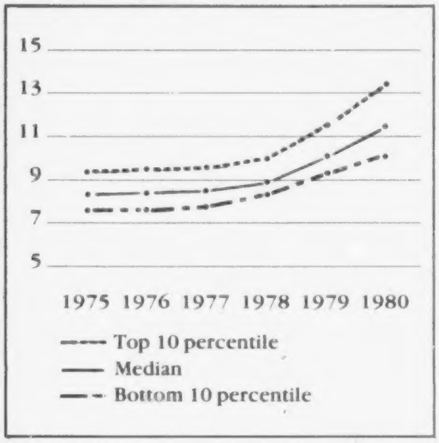


All U.S. Banks Break-Even Yield — 1975-1980

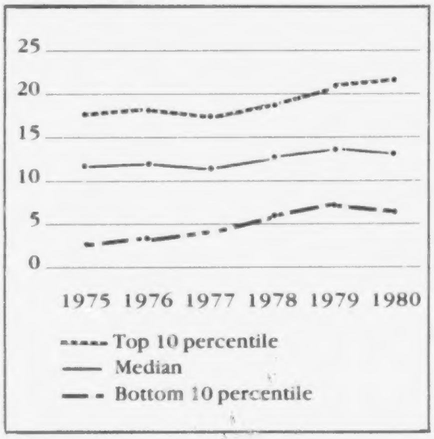


Note: A low ratio is desirable.

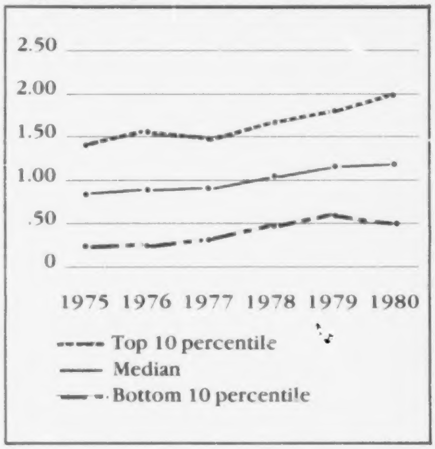
All U.S. Banks Yield on Earning Assets — 1975-1980



All U.S. Banks Return on Equity — 1975-1980



All U.S. Banks Return on Assets-Operating Income — 1975-1980



Ratio Definitions and Commentary

Operating Performance Ratios

1. *Interest Income on a Fully Taxable Equivalent Basis as a Percentage of Average Total Assets*. This ratio relates the interest earned, restated on a fully taxable equivalent basis, to the total average assets for the year. High-performance banks are seldom found below the upper quartile in this important ratio. Because the bottom line reflects not only the rate of interest accruing, but also the percentage of assets earning income, the BAI *Index* emphasizes interest income as a percentage of total assets rather than just the yield on earning assets. Interest income includes interest on loans, balances with other banks, Federal funds sold, U.S. Treasury securities, U.S. Government agency securities, obligations of state and political subdivisions on a fully taxable equivalent basis, other bonds and securities, dividends on stock, and income from direct lease financing. Fees on loans are also included in interest income. The total interest accumulated is then divided by average total assets for the year.
2. *Interest Expense as a Percentage of Average Total Assets*. This ratio indicates the total interest expense paid expressed as a percentage of average total assets. The lower the ratio, the more positive the effect on net income. A low interest expense ratio in and of itself is good. However, it also may indicate that the bank is not actively competing for its share of time deposits. Consequently, its growth suffers. A very high interest expense ratio indicates that the bank is highly leveraged, a condition that could lead to liquidity problems. Interest expense includes interest on savings deposits, time certificates of deposit of $100,000 or more, other time deposits, deposits in foreign offices, Federal funds purchased, other borrowed money, and subordinated notes and debentures. Total interest expense is divided by average total assets to obtain the ratio.
3. *Net Interest Margin as a Percentage of Average Total Assets*. This is the first of several key ratios. It is significant because high-performance banks usually have a high net interest margin. It should be understood that the difference between "wholesale banks" and "retail banks" is most evident in the difference between their margin objectives. A wholesale bank aspires to a lower net interest margin than does a retail bank. The wholesale bank expects to serve large customers, to process much larger transactions, and to achieve compensating economies in noninterest expense. For this and other reasons, large money center banks are not directly comparable to community banks. Net interest margin measures management's ability to control the spread between interest income and interest expense. Many factors are involved in controlling margin. The *Index* concentrates on the major factors by measuring tax equivalent yield on earning assets as a whole and various subcategories of earning assets; by measuring earning assets as a percentage of total assets; by measuring rates paid on both total interest funds and on time and savings deposits; and by measuring savings deposits, money market certificates, other time and foreign deposits, total deposits, borrowings, and equity capital as percentage of total assets. The 1980 *Index* also provides insight into the extent of a bank's leveraging beyond its core deposit base by measuring large liability dependence. Many bank analysts define net interest margin as a bank's tax equivalent yield on earning assets less its interest cost on interest-bearing liabilities divided by its average earning assets. Net interest margin so calculated is not exactly comparable from one bank to another because earning assets do not equal the sum of interest-bearing deposits and borrowed funds. Each bank has a different proportion of earning assets to interest-bearing liabilities, whereas all banks have an equality between total assets and total equities. The BAI *Index* defines margin as net interest income on a fully taxable equivalent basis as a percentage of average total assets. Net margin so calculated is more directly comparable from bank to bank and more directly related to the bottom line. For any particular bank, the net interest margin as a percentage of average total assets can be obtained by subtracting the

ratio of interest expense from that of interest earned. The numerator of the ratio is the sum of interest and fees on loans, interest on balances with other banks, Federal funds sold, U.S. Treasury securities, U.S. Government agency securities, obligations of states and political subdivision on a fully taxable equivalent basis, other bonds and securities, dividends on stock, income from direct lease financing, less the sum of interest on savings deposits, time certificates of deposit of $100,000 or more, other time deposits, deposits in foreign offices, Federal funds purchased, other borrowed money, and subordinated notes and debentures. This numerator is then divided by average total assets to obtain the ratio.

4. *Loan Loss Provision as a Percentage of Average Total Assets*. This ratio is obtained by dividing the annual provision for loan losses by average total assets.
5. *Trust Income as a Percentage of Assets*. This ratio indicates the gross revenue contribution made by the bank's trust department. The ratio is obtained by dividing total fiduciary income by average total assets.
6. *Service Charges on Deposit Accounts as a Percentage of Assets*. This ratio reveals the gross contribution that deposit service charges make to return on assets before expenses. The ratio is obtained by dividing total service charges on deposit accounts, as reported in the Income and Expense Report, by average total assets.
7. *Noninterest Income as a Percentage of Average Total Assets*. Most analysts agree that the greatest opportunity for the banking industry to increase its profitability and its attractiveness in the capital markets is to increase its service fee income. It is worthwhile therefore to monitor a bank's noninterest income as a percentage of assets and to compare it with others. Other income is the sum of service charges on deposit accounts; other service charges, commissions, and fees; trust income; and other income. To obtain a ratio, the total of other noninterest income is divided by average total assets.
8. *Salaries and Employee Benefits as a Percentage of Average Total Assets*. Salary and benefit expenses are the largest controllable expenses in banks. Careful control of this expense category is therefore very important. The ratio is obtained by dividing salary and employee benefit expenses by average total assets.
9. *Net Occupancy Expenses and Furniture and Equipment Expenses*. Occupancy expense is the net of any rental income. The ratio is obtained by dividing net occupancy and furniture and equipment expense by average total assets.
10. *Other Noninterest Expense as a Percentage of Average Total Assets*. This category of expenses includes all operating expenses except salaries and employee benefits, loan loss provision, and occupancy and furniture and equipment expense. These "other" expenses are divided by average total assets to obtain this ratio.
11. *Tax Equivalent Adjustment*. In ratios 1 and 3, the interest on state, county, and municipal bond investments was adjusted to a fully tax equivalent basis by multiplying the reported interest by a factor of 1.85. The adjustment assumes that all such interest would be taxed at the highest Federal income tax rate prevalent in 1980, which was 46%. Ratio 11 indicates how much ratios 1 and 3 were increased (in terms of percentage of average total assets) because of tax-exempt interest. It is necessary to subtract the percentage shown in ratio 11 tax equivalent adjustment to determine interest income as a percentage of average total assets and net interest margin without regard to the income tax effects of investing in tax-exempt securities. The tax equivalent adjustment must be subtracted similarly to arrive at return on assets.
12. *Tax Provision as a Percentage of Average Total Assets*. This ratio indicates the value of the tax provision that is subtracted from pretax operating income. When comparing your bank to the *Index*, it should be remembered that tax strategies vary widely among banks. Many banks are owned by holding companies that finance their bank stockholdings by incurring heavy debt. Interest on that debt is tax deductable for the holding company, and, therefore, these banks need not avail themselves of many tax shelters that other banks find advantageous to utilize. The ratio is obtained by dividing applicable income taxes on operating earnings by average total assets.

13. *Return on Assets – Operating Income*. All the preceding ratios have pointed toward this calculation. Return on assets is probably the best single ratio for evaluating the performance of management. It relates profits to the amount of resources placed under the stewardship of the manager. While it does not evaluate all phases of performance and has its limitations for comparative purposes, it tells the analyst more about a bank's performance over one accounting period than any other single ratio.

    Different types of banks in different asset size categories and geographic locations are subject to different regulatory environments and competitive markets. Therefore, most bankers prefer to compare their bank's return on assets to specific peer banks or competitors rather than to a national group. The ratio is obtained by dividing operating income before security gains or losses and after taxes by the average total assets for the year.

14. *Return on Assets – Net Income*. Because the banking industry has adopted a two-line income statement format and because analysts attach considerable significance to both net operating earnings before security gains and losses as well as net income, it is necessary to report two returns on assets ratios. The second ratio merely takes into account the gain or loss on sales of securities and other extraordinary transactions after the tax effect. It is obtained by dividing net income by average total assets.

15. *Return on Equity – Net Income*. This is the only ratio in this series that is not calculated as a percentage of total average assets. It is a key ratio with which all bank stockholders are concerned. It measures the percentage return the bank earns on average stockholders' equity. Because stockholders' equity as a percentage of assets can vary considerably from bank to bank, this ratio is greatly influenced by leverage. A highly leveraged bank may show a very high return on equity, but a somewhat lower return on assets in relationship to its peer group. Conversely, a bank that has been retaining a large portion of its earnings may show up very poorly on return on equity, but still be a high-performance bank when measured on return on assets. A high equity ratio gives a bank a head start in maximizing return on assets because no interest accrues on stockholders' equity. For purposes of the *Index*, equity capital is defined as capital stock, surplus, undivided profits, and any contingent reserves or appropriation of undivided profits. It does not include valuation reserves. The ratio is obtained by dividing net income by average equity capital.

Yields and Rates

16. *Effective Tax Rate on Operating Income*. This ratio indicates the percentage of operating income that is accrued and/or paid out in the form of income tax. The ratio is obtained by dividing the applicable income taxes on operating income by income before security gains and losses and before tax.

17. *Cash Dividends as a Percentage of Operating Income*. This ratio reveals the percentage of operating income paid out in the form of dividends. Reciprocally, it reveals the percentage of operating income retained in the capital accounts by the bank. Cash dividends as reported by the bank in its supervisory report is divided by operating income before security transactions and the after tax provision to arrive at the ratio.

18. *Capital Formation Rate*. This ratio discloses what level of asset growth may be sustained by a bank without causing a deterioration in the equity to assets ratio. It is calculated by dividing the retained income (net income as reported less dividends paid) by the average equity capital for the year. A bank that is growing in resources will need to retain more income each year to maintain the same capital ratio. Banks experiencing fast growth will have to retain a greater portion of their income than banks experiencing slow asset growth if they intend to maintain their capital ratio level. This ratio is particularly important during periods of inflation.

19. *Operating Income per Employee*. This ratio discloses the amount of operating income earned per employee. It is useful in judging whether the bank is overstaffed in comparison to its peers, an important consideration since productivity is a key concern of this

decade. The ratio is obtained by dividing reported operating income before securities transactions by the number of full-time equivalent employees reported on the supervisory reports.

20. *Noninterest Income as a Percentage of Noninterest Expense*. This ratio indicates the percentage of noninterest expense that is covered by service charges and other fee income. As bank overhead increases, bankers must try to increase their service charges and fee income to keep pace. Generally, high-performance banks cover a greater percentage of noninterest income than do less profitable banks. The ratio is obtained by dividing noninterest income by total noninterest expense.

21. *Tax Equivalent Yield on Earning Assets*. This is a key ratio that determines how well the bank is being managed and how well it is performing. It measures the productivity of earning assets. Tax-exempt interest has been converted to its fully taxable equivalent basis for purposes of this ratio. Earning assets include all investment securities, loans net of unearned discount, interest-bearing balances with other banks, and direct lease financing. The ratio is calculated by taking all interest and fees on loans plus interest and dividends on all investment securities, and income from direct lease financing plus the tax equivalent adjustment on tax-exempt interest and dividing the sum by average earning assets, as defined previously.

22. *Yield on Loans*. This ratio measures the bank's yield on its total loan portfolio. Usury laws will cause significant variances from state to state. A bank's pricing strategy and loan mix will also affect this ratio considerably. The calculation of the ratio consists of dividing the total interest and fees on loans by the average total loans outstanding. Loans are net of unearned discount.

23. *Net Charge-Offs as a Percentage of Average Loans*. This ratio shows actual charge-offs net of recoveries as a percentage of average loans. The ratio is obtained by calculating the net charge-offs for the year, subtracting recoveries, and dividing the difference by the average total loans net of unearned discount.

24. *Loan Loss Provision as a Percentage of Average Loans*. This ratio relates the level of this year's loan loss provision to the total average loans outstanding. It should be reviewed in comparison with ratio 23 for several years to determine whether the loan loss reserve is being depleted or increased. When comparing loan loss experience from bank to bank, it is recommended that ratio 22, yield on loans, be reviewed also to determine if the yield on loans net of loan loss provision compares favorably or unfavorably. Ratio 24 is obtained by dividing the reported loan loss provision by the average total loans outstanding net of unearned discount.

25. *Yield on Investment Securities (FTE)*. This is the total tax equivalent yield for the full investment portfolio of the bank, including both taxable and nontaxable securities. Interest on tax-exempt securities is adjusted upward by a factor of 1.85 to arrive at fully taxable equivalence. This ratio is obtained by dividing the total interest earned on the securities portfolio plus the tax equivalent adjustment by average outstanding balances in the investment portfolio.

26. *Rate on Time and Savings Deposits*. This ratio discloses the composite effective rate paid by the bank on its total time and savings deposits. The ratio is obtained by dividing the total interest paid on all time and savings deposits by average outstanding time and saving deposit balances.

27. *Rate on Total Interest Funds*. This ratio reveals the total effective rate paid on all interest-bearing liabilities, including time and savings deposits, Federal funds purchased, capital notes and debentures, and any other interest-bearing liabilities. The ratio is obtained by dividing the total interest paid by the average of all interest-bearing liabilities, including time and savings deposits.

28. *Break-Even Yield*. This is one of the key ratios in analyzing bank performance. It discloses the absolute minimum yield necessary on average earning assets for the bank to break even for the year. The lower the break-even yield, the easier it is to achieve high performance. The important factors contributing to a low break-even yield are (1) a low interest expense ratio, (2) tight control of noninterest expense, and (3) a high noninterest income ratio. Ratios 2, 4, 7, 8, 9, 10, and 20

are key components to review when analyzing the break-even yield. The formula for this ratio requires deducting total noninterest income from total expenses to arrive at a subtotal of expenses net of noninterest income. This net expense figure is then divided by total average earning assets to obtain the ratio.

Balance Sheet Data

29. *Earning Assets as a Percentage of Assets*. This ratio indicates how well management is putting bank assets to work. It is also a key ratio. In general, high-performance banks have a high ratio of earning assets to total assets. The percentage will be influenced by such factors as deposit turnover and proximity to clearing banks. Large reserve city banks typically have a lower ratio due to their processing of clearing and transit items of many banks and their higher reserve requirements. The ratio is obtained by dividing the total earning assets of the bank by average total assets.
30. *Cash and Noninterest-Bearing Due From Bank Balances as a Percentage of Average Total Assets*. Minimizing this ratio will do much to maximize ratio 29. In general, banks that closely manage their cash and due from balances tend to be among the higher performing banks. This ratio is also influenced by reserve requirements, correspondent bank servicing volume, deposit turnover, and proximity to clearing banks. Typically, it will be higher for the large reserve city banks. The ratio is obtained by dividing the average cash and noninterest-bearing due from bank balances by the average total assets for the bank.
31. *Investment Securities as a Percentage of Assets*. This ratio indicates the bank's corporate strategy for asset composition. Does the bank invest heavily in securities as opposed to loans? Does the bank look to its investment portfolio as its primary source of interest income? The ratio is computed by dividing the average total balance of investment portfolio securities by the total average assets of the bank. Investment portfolio securities do not include interest-bearing balances due from banks, Federal funds sold, or trading account securities, all of which are regarded as temporary cash investments, not of a portfolio nature.
32. *Loans as a Percentage of Assets*. This ratio provides an indication of whether the bank is pursuing an aggressive strategy of seeking new loans or a passive one of accommodating the credit needs of its community. Either strategy can yield high profitability. The ratio is obtained by dividing the average outstanding loan balances net of unearned discount by the average total assets of the bank.
33. *Reserve as a Percentage of Year-End Loans*. This ratio shows a percentage of year-end loans covered by the loan loss reserve. The ratio is obtained by dividing the loan loss reserve at the end of the year by total year-end loans net of unearned discount.
34. *Loans as a Percentage of Deposits*. This traditional ratio is used for assessing the character of the bank with regard to taking risks. Banks with high loan-to-deposit ratios generally have been considered less liquid and more susceptible to problems of deposit runoff and disintermediation. The ratio is obtained by dividing average total loans by average total deposits.
35. *Demand Deposits as a Percentage of Assets*. Volatile financial markets in 1980 added crucial significance to a bank's sources of funds. The following series of ratios, 35 through 43, concentrate on bank funds sources, each of which use different interest rate structures to attract customers. Ratio 35 shows the average total domestic demand deposits as a percentage of average total assets. It is obtained by dividing the average total domestic demand deposits of the bank by average total assets.
36. *Savings Deposits as a Percentage of Assets*. This ratio relates the average total domestic savings deposits, exclusive of time certificates, to average total assets of the bank. These deposits represent the bank's lower cost time deposits. The ratio is obtained by dividing the average total savings deposits by the average total assets.
37. *Money Market Certificates as a Percentage of Assets*. In 1980, money market time deposits in denominations of $10,000 or more but less than $100,000, with original maturities of 26 weeks, were a major source of deposit funds for virtually all banks. In the aggregate, these deposits represent a variable rate source of funds that must be closely monitored for accurate profit planning. The ratio is calculated by averaging money market time deposits as reported on Schedule F in the Consolidated Report of Condition and dividing it by average total assets.

38. *Time Deposits Over $100,000 as a Percentage of Assets*. Time deposits over $100,000 in amount are not subject to Regulation Q rate ceilings. They represent an important variable rate source of funds to banks. The ratio is obtained by dividing the reported domestic time deposits over $100,000 by the average total assets of the bank.

39. *Other Time Deposits as a Percentage of Assets*. This ratio discloses the remaining domestic time deposits other than savings, money market certificates, and domestic time deposits over $100,000 as a percentage of assets. It is obtained by dividing these remaining domestic time deposits by average total assets.

40. *Total Domestic Deposits as a Percentage of Assets*. This ratio shows how much of a bank's assets are funded by domestic deposits. It is obtained by dividing average total domestic deposits by average total assets.

41. *Borrowings as a Percentage of Assets*. The following interest-bearing nondeposit liabilities are included in borrowings: Federal funds purchased and securities sold under agreements to repurchase in the domestic offices of the bank and its Edge and Agreement subsidiaries, interest-bearing demand notes issued to the U.S. Treasury, other liabilities for borrowed money, mortgage indebtedness, and liability for capitalized leases. The bank's liability on acceptances executed and outstanding is excluded as are liabilities itemized on Schedule H. Borrowings so defined are divided by average total assets to calculate this ratio.

42. *Equity Capital as a Percentage of Assets*. Capital notes and debentures are excluded from this ratio. Only stockholders' equity capital is included. The ratio indicates how much of the total assets are financed by the bank's shareholders. Generally, the larger the bank, the lower the percentage of stockholders' equity to average total assets. One should look at a bank's capital formation ratio (18) as an indicator of whether the bank is increasing or decreasing its equity capital ratio. Ratio 42 is obtained by adding preferred stock, common stock, surplus, undivided profits, and reserves for contingencies and other capital reserves to determine a sum of total equity capital. Total equity capital is then divided by the average total assets of the bank.

43. *Large Liability Dependence*. Large denomination liabilities are typically a bank's highest cost and least dependable source of funds. This ratio measures the sum of large denomination liabilities less short-term investments and divides the net, if positive, by average total assets. If short-term investments exceed large denomination liabilities, no large liability dependence is reported. Large denomination liabilities are defined as domestic time deposits over $100,000, Federal funds purchased and securities sold under agreement to repurchase in domestic offices of the bank and its Edge and Agreements subsidiaries, all deposits in foreign offices, interest-bearing demand notes payable to the U.S. Treasury, and other liabilities for borrowed money. The sum of all of these make up large denomination liabilities for purposes of this ratio. Next, short-term investments are subtracted. Short-term investments are defined as Federal funds sold and securities purchased under agreements to resell in domestic offices of the bank and of its Edge and Agreement subsidiaries, interest-bearing time deposits with other banks, trading account securities, investments maturing within one year, and loans to brokers and dealers for the purpose of purchasing securities. The sum of these short-term investments is then subtracted from large denomination liabilities as previously defined to arrive at a net total. If the net total is a positive number, it is divided by average total assets to yield the reported large liability dependence ratio. The BAI *Index* reports zero large liability dependence if the numerator is negative, or, in other words, if short-term investments exceed large liabilities.

44. *Employees per Million Assets*. This ratio indicates how well the bank is managing its human resources. It should be recognized that larger branch systems generally have more employees per million assets than do unit banks. In addition, those banks with large nonbalance sheet operations, e.g., a large trust department, will show a higher number of employees per million assets than banks without these nonbalance sheet operations. The ratio is obtained by dividing the average full-time equivalent employees as reported in the call reports by the average total assets of the bank in millions.

Growth Statistics

45. *Income Before Security Transactions – One Year*. This ratio reveals the simple percentage increase or decrease in net operating income before securities transactions achieved in calendar year 1980. The ratio is calculated by subtracting 1979 net operating income from 1980 net operating income before security transactions and dividing this difference by the 1979 figure.
46. *Net Income – One Year*. This ratio discloses a simple percentage increase or decrease in net income achieved in calendar year 1980 over 1979. The ratio is obtained by subtracting 1979 net income from 1980 net income after security transactions and dividing the difference by the 1979 net income figure.
47. *Average Assets – One Year*. This ratio shows the simple percentage increase or decrease in average total assets for calendar year 1980. The ratio is obtained by subtracting 1979 average total assets from 1980 average total assets and dividing by the 1979 figure.
48. *Income Before Security Transactions – Five Years*. This ratio represents a simple percentage increase or decrease in income before security transactions achieved in 1980 as compared to 1975. The ratio is obtained by subtracting 1975 net operating income before security transactions from 1980 net operating income before security transactions and dividing the difference by 1975 net operating income.
49. *Net Income – Five Years*. This ratio discloses the simple percentage increase or decrease in net income after securities transactions from 1975 to 1980. It is the same as ratio 48. except that securities transactions have been included. The ratio is arrived at by subtracting 1975 net income from 1980 net income and dividing of the difference by the 1975 figure.
50. *Average Assets – Five Years*. This ratio shows a simple percentage increase or decrease in average assets from 1975 to 1980. Growth is an important factor in assessing a bank's future. Growth prospects have a significant effect on the price earnings ratio at which a bank's stock trades. This simple growth ratio provides a readily comparable statistic by which banks can compare their growth performance to that of other banks. The ratio is obtained by subtracting 1975 average total assets from 1980 average total assets and dividing by the 1975 figure.

Loan Types as a Percentage of Average Loans

The following loan ratios are obtained from information published in Schedule A of the Consolidated Report of Condition. Because this report of condition does not allocate the unearned discount reserves between individual categories of loans, all of these percentages are based on gross loans before deducting unearned discount.

51. *Real Estate Loans – Residential*. This ratio shows the percentage of total loans represented by residential real estate loans. Residential loans are defined as those secured by one to four family residential properties. The ratio is obtained by dividing total residential real estate loans by average total gross loans.
52. *Real Estate Loans – Other*. This ratio represents all other real estate not classified as residential, including real estate loans secured by farm land, multifamily residential structures, nonfarm and nonresidential properties, as well as construction and land development loans. The ratio is obtained by totaling the nonresidential real estate loans and dividing by the average total gross loans.
53. *Commercial and Industrial Loans*. This ratio reveals the percentage of total gross loans comprised of commercial and industrial loans. The ratio is obtained by dividing the average commercial and industrial loans outstanding by the average total gross loans.
54. *Agricultural Loans*. This ratio discloses the percentage of total loans classified as loans to farmers. The ratio is obtained by dividing the average total outstanding loans to farmers by the average total gross loans.
55. *Personal Loans*. Personal loans are defined as loans to individuals for household, family, and other personal expenditures. The ratio is obtained by totaling these loans and dividing by average total gross loans outstanding.
56. *All Other Loans*. These loans include loans to financial institutions, loans for purchasing or carrying securities, and all other loans. The ratio is obtained by summing the total amounts of other loans and dividing by total gross loans.

Miscellaneous

57. *Foreign and Domestic Deposits as a Percentage of Total Assets*. This ratio shows what percentage of assets is funded by deposits both domestic and foreign. It is obtained by dividing average deposits by average assets.
58. *Foreign Deposits as a Percentage of Total Deposits*. These deposits are held primarily in the bank's overseas branches. The ratio is obtained by dividing average foreign deposits, as shown in the report of condition, by the average total deposits.
59. *Public Funds – Demand as a Percentage of Total Deposits*. Public fund deposits are considered to be relatively volatile. The ratio is obtained by dividing average public funds — demand by average total deposits.
60. *Public Funds – Time as a Percentage of Total Deposits*. These funds usually represent high-cost money that is subject to wide fluctuations in balances. The ratio is obtained by dividing time public funds by average total deposits.

Optional Ratio Groupings

Although the ratios in the *Index* are organized for financial purposes, G. Michael Moebs, vice president, Suburban Bank Group, Palatine, Illinois, suggests the following groupings may provide additional insight. All numbers in parentheses refer to ratios in the *Index*.

Interest Income. Comparing ratios on interest income (1), tax equivalent yield on earning assets (19), yield on loans (20), and yield on investment securities (23) can provide further insight into the nature of interest related income. The difference between the ratios of interest income to assets (1) and interest income on earning assets (21) gives a banker a measure of how bottom line income can be increased directly and quickly by employing more assets from nonearning assets (e.g., cash) to earning assets. By analyzing interest income (1), yields on loans (22), and investments (25), more insight can be obtained as to (*a*) the mix of income from earning assets, (*b*) the volume of income coming from loans or investments, and (*c*) the ability of the bank to price aggressively and seek maximum yields on assets.

Personnel. Salaries and benefits (8), operating income per employee (17), and employees per million of assets are ratios that can be used to diagnose personnel efficiency. An optimal arrangement of these ratios would be a low volume of employees (44) producing a high level of income (19) for a low amount of salaries and benefits (8).

Interest Expenses. Interest expense is a major component of operational performance. By analyzing interest expense to assets (2), the rate on time and savings deposits (26), the rate on total interest funds (27), and break-even yield (28), a clearer understanding can be obtained of this cost function. A comparison of the rate on time and savings deposits (26) and the rate on total interest funds (27), especially for more than one year, can reveal changes in the composition of paying liabilities and the related costs. The break-even yield (28) can be used for purposes of pricing, especially deposit pricing.

Loan Quality. The credit risk inherent in lending and the overall quality of the loan portfolio can be analyzed with ratios on loan loss provision to assets (4), net charge-offs to average loans (23), loan loss provision to average loans (24), the loan valuation reserve to year-end loans (33), and loans to deposits (34). The loan loss provision to either assets (4) or average loans (24) combined with net charge-offs to average loans (23) can reveal current as well as future problems that management anticipates with the loan portfolio. Use of the loan valuation reserve to year-end loans (33) and loans to deposits (34) can show the future capacity for loan growth.

Noninterest Income. Income from sources other than earning assets is becoming increasingly important. Establishing goals with regard to noninterest income and noninterest expense can improve bank performance. The following ratios, as related to assets, can diagnose sources of noninterest income: trust income (5), service charges on deposits (6), and other noninterest income (7). Relating these income sources to expense (20) can be valuable for purposes of planning.

Operational Efficiency. Occupancy expense to assets (9), other noninterest expenses to assets (10), and cash and due from balances to assets (30) are measures of operational efficiency. The lower these numbers, the better the bank's profit performance. The lower the amount of cash (30), the more resources the bank can employ in an earning capacity. This should also be regarded as an efficiency measure.

Taxes. The effect of federal, state, and local taxes and the use of nontaxable investments are represented with the tax provision to assets (12), the effective tax rate to operating income (16), and the tax equivalent adjustment (11).

Profit Performance. Return on assets for either operating income (13) or net income (14) and return on equity (15) are traditional measures of profitability. Growth in these measures from year to year (45) and (46) as well as five-year profit performance (48) and (49) should also be considered.

Capital Evaluation. Tests of capital adequacy and formation are always important to banks. The following ratios relate some of the important variables concerning capital, namely, dividends, earnings, liquidity, debt levels, equity position, asset growth, and cash dividends to operating income (17), capital formation (18), borrowings to assets (41), equity capital to assets (42), and asset growth (47) and (50).

Deposit – Deployment. The mix of deposits is important for marketing and asset and liability management. Ratios of importance in this area are demand deposits (35), savings deposits (36), money market CDs (37), time deposits over $100,000 (38), other time deposits (39), total deposits (40), and large liability dependence (43).

Earning Assets. The deployment of earning assets is important for asset and liability management, profitability, and diversification of risk. Ratios that help measure or analyze earning assets are earning assets to assets (29), investment securities to assets (31), and loans to assets (32). In addition, the loan portfolio is analyzed by relating particular loan types to average loans with ratios on residential real estate (51), other real estate (52), commercial and industrial (53), agricultural (54), personal loans (55), and all other loans (56).

Case Histories

Over the past several years, many banks have achieved improved results by studying information provided in the *Index* and in corollary reports available from BAI. The following eight case histories demonstrate the usefulness of ratio analysis and the *Index*. It is hoped that these case histories will provide ideas to other bankers for increasing bank profits, growth, and stability.

Case History 1

Bank A holds slightly more than $40 million in total assets and is located in a medium-sized city in the Southeast. The bank has experienced fairly rapid growth in assets, but its return on assets had not increased. Because of this growth, the bank's equity to assets ratio had fallen to an unacceptable level.

A few years ago, the bank's cashier ordered BAI *Ratio Reports* for his bank. He noticed the following problem areas: The bank's net interest margin was among the lowest in the state, as was its equity to assets ratio. Salary costs as a percentage of assets were at the median, and the bank's break-even yield, although fairly low, did not compare well with that of local competitors.

The bank took several steps designed to increase its return on assets to a high performance level. First, it changed its asset mix by shifting some money from taxable securities into higher yielding loans. It also took some bond losses on lower coupon taxables, reinvesting the proceeds in higher yielding tax exempts. Secondly, it reduced its interest costs by not bidding as aggressively for high-rate CDs. Net interest margin thereby increased by more than 50% in three years. The bank slightly reduced total noninterest expenses by carefully reviewing its budget and increasing service charges to boost noninterest income.

These moves doubled the bank's return on assets in three years. Concurrently, the bank's capital formation rate improved dramatically, so that capital adequacy is no longer a major concern. The bank has become a top quartile performer in return on assets and expects to be a top decile performer next year.

Case History 2

Bank B, a $45 million bank located in a Midwest unit bank state, was a median performer in terms of return on assets, but moved to the top decile of its state in the last three years.

Although much of the improvement resulted from better control of noninterest expenses, most of the gain is attributable to a much higher net interest margin. This improvement resulted from a higher yield on earning assets and a lesser reliance upon high-rate CDs as a source of funds. The bank increased service charges and fee income by more than 60% during the period. Currently it has one of the highest noninterest income ratios in the state.

During the three years, the bank increased its average assets by more than 50% as well. It might have grown faster without these strategy changes, but it would have encountered capital problems in the process. Higher profitability now allows the bank to grow without the need for selling new stock or debentures.

Case History 3

Bank C, a $100 million bank in a major metropolitan city, had a history of lackluster performance. New owners acquired the bank but failed to obtain approval for a holding company because of poor operating results and low capital.

The bank compared its performance against that of several of its peers and was surprised to find that it had a significantly lower interest expense than that of other banks in its trade area. Its interest income was also relatively low. A brief study of the *Index* revealed that its investment income compared favorably with that of other banks and that its interest margin problem was entirely due to low yield on loans.

The bank reevaluated its commercial loan customer profitability and began to increase rates systematically. To its surprise, it did not lose many customers. Apparently, its customers were aware of the bargain terms the bank was offering.

This strategy coupled with some cost control measures allowed the bank to increase profits by more than 40% in one year.

Case History 4

Bank D, a medium-sized bank in a Midwest town, watched the *Index* carefully because it was situated in the market with limited economic growth prospects and strong competition. Continually faced with stiff competition for loans, low demand, and an escalating cost of funds, the bank's management saw little hope of reversing its declining net interest margin. In recent years several active credit unions sponsored by major employers in the area made it difficult for the bank to attract large amounts of new consumer deposits.

The bank ordered its profile report from BAI. A thorough review of the report revealed that the bank's rates and yields were in the median range, but that its earning assets as a percentage of total assets ranked in the bottom decile.

The bank began a thorough review of its cash balances as well as its check collection procedures. As a result, it cut nonearning assets in half and increased earnings significantly. Today the bank's performance places it in the top quartile in its state.

Case History 5

Bank E, a medium-sized bank in a Midwestern city, had performed consistently in the lowest decile in terms of return on assets. Management believed that the problem was attributable to the lack of loan demand since the bank was less than 40% loaned.

A review of the *Index* showed that the bank's interest rates on loans were far better than average. However, its earnings on investments were substandard and its portfolio was largely funded by costly large-denomination CDs. The bank then began to more carefully match the maturities of its high cost fund sources to its investments. Better yield spreads were soon achieved and maintained.

Management found that its noninterest expense ratios were high, but decided to maintain the policy of offering greater service despite the costs. Rather than cut costs, a new higher service charge schedule was adopted. The new service charge policy together with better asset/liability management moved this bank from a lower quartile to an upper quartile performer.

Case History 6

Bank F, a small rural bank in the South, had above-average growth but only average earnings. The bank's president, already a large shareholder, had the opportunity to purchase a significant block of stock from an estate, but could not realistically carry the debt without a holding company.

After reviewing the situation, the president decided that in order to obtain permission for a holding company, the bank's capital would have to be increased. Funding additional shares through a holding company was not feasible because the bank's historical earnings and growth performance did not demonstrate an ability to repay the required amount of holding company debt within regulatory guidelines. Therefore, bank management became absolutely determined to increase earnings, limit growth, and build the capital ratio to 8%.

Once these objectives were clearly defined, management looked to the *Index* to identify the bank's performance strengths and weaknesses. They found that the bank compared favorably to others in controlling noninterest expenses but suffered from a low net interest margin. The bank had a greater demand for loans than it could fund with low-cost core deposits. To balance supply and demand more advantageously, management raised fees and rates on loans so that, while the bank's cost of funds remained high, its interest income moved to the upper quartile level. Accordingly, net interest margin moved to the median range.

By improving its net interest margin and maintaining excellent cost controls, the bank dramatically improved net income and achieved upper quartile return on assets performance. One year later, a holding company application was made and approved.

Case History 7

Bank G, a resource class 5 bank in the South, had experienced excellent growth but mediocre earnings. As a result, it had to issue additional stock and restructure its holding company debt twice during the last five years. Faced with a declining market for its shares, management realized that a new strategy was necessary.

Using BAI five-year *History Reports*, the bank compared its operating trends with those of competitors. Bottom decile noninterest expense control was identified as the key problem. A new strategy deemphasizing growth and concentrating on controlling noninterest expense was adopted. Cutting expenses, particularly in advertising, legal, and supplies categories, improved the bottom line. By simply moving noninterest expense to the median value, the bank increased earnings by more than 20%. Improved earnings enabled the bank to increase its dividend payout, and restore the market for its stock.

Case History 8

For years, Bank H, a medium-sized bank in a Midwest suburb, has been a low performer. The board diagnosed the problem as excessive loans losses and hired new management.

New management was able to reduce the provision for loan losses from 0.61% to 0.28%, maintain interest income, and increase gross margin. The bank's earnings, however, still ranked in the lower quartile of its peer group.

The bank then ordered a comparative diagnostic profile report to compare its ratios with those of other banks that shared common characteristics and markets. Management found that the bank compared favorably in all aspects except noninterest income. Upon review, the bank totally revamped its pricing schedule and increased the service charge income by 350%. This action improved performance immediately and dramatically. The bank now ranks in the upper quartile of banks its size in the state.

Bank Administration Institute

2,563 Banks–Resources Under $10 Million (Resource Class 1)

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	8.63	9.38	10.03	10.69	11.29
2) INTEREST EXPENSE	5.97	5.52	4.89	3.98	2.57
3) NET INTEREST MARGIN	3.90	4.50	5.17	6.01	6.97
4) LOAN LOSS PROVISION	0.86	0.48	0.24	0.10	0.04
5) TRUST INCOME	0.01	0.01	0.02	0.19	10.46
6) SERVICE CHARGES ON DEPOSITS*	0.06	0.11	0.23	0.45	0.77
7) OTHER NON-INTEREST INCOME	0.04	0.09	0.18	0.36	0.63
8) SALARIES AND BENEFITS	3.01	2.42	1.89	1.51	1.20
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	1.03	0.65	0.41	0.26	0.16
10) OTHER NON-INTEREST EXPENSE	2.21	1.56	1.08	0.77	0.56
11) TAX EQUIVALENT ADJUSTMENT	0.68	0.44	0.23	0.09	0.03
12) TAX PROVISION	0.96	0.65	0.39	0.20	0.08
13) RETURN ON ASSETS--OPERATING INCOME	0.06	0.83	1.32	1.80	2.31
14) RETURN ON ASSETS--NET INCOME	0.08	0.81	1.30	1.76	2.27
15) RETURN ON EQUITY--NET INCOME	0.50	8.00	12.96	17.07	21.30
Yields and Rates					
16) EFFECTIVE TAX RATE ON OPERATING INCOME	8.57	15.00	22.31	30.15	37.93
17) CASH DIVIDEND AS % OF OPERATING INCOME	5.05	9.80	18.78	36.08	60.00
18) CAPITAL FORMATION RATIO	-1.09	5.19	10.16	14.24	18.03
19) OPERATING INCOME PER EMPLOYEE	372	5750	10825	17000	23666
20) NON-INT. INCOME % NON-INT. EXPENSE	4.73	8.05	13.18	19.55	26.91
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	9.69	10.45	11.32	12.34	13.53
22) YIELD ON LOANS	9.89	10.94	12.00	13.02	13.93
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.57	0.76	0.29	0.08	-0.02
24) LOAN LOSS PROVISION % AVERAGE LOANS	1.69	0.97	0.51	0.21	0.09
25) YIELD ON INVESTMENT SECURITIES (FTE)	7.25	8.12	8.93	9.88	10.97
26) RATE ON TIME AND SAVINGS DEPOSITS	6.02	7.05	7.82	8.50	9.13
27) RATE ON TOTAL INTEREST FUNDS	6.05	7.06	7.84	8.53	9.17
28) BREAK EVEN YIELD	12.32	10.38	9.02	8.02	6.91
Balance Sheet Data					
29) EARNING ASSETS AS % OF ASSETS	77.12	84.12	88.83	92.09	94.03
30) CASH & DUE (NON-INT) % TOTAL ASSETS	16.28	11.29	7.97	5.92	4.68
31) INVESTMENT SECURITIES % TOTAL ASSETS	11.24	17.83	26.01	35.51	45.35
32) LOANS AS % OF TOTAL ASSETS	30.53	41.09	51.44	59.02	64.82
33) RESERVE AS % OF YEAR-END LOANS	0.30	0.57	0.92	1.17	1.52
34) LOANS AS % OF DEPOSITS*	36.70	47.84	58.58	67.00	74.13
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	17.53	21.15	25.76	32.74	41.52
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	7.08	10.46	14.32	19.00	25.10
37) MONEY MARKET CD'S* % TOTAL ASSETS	7.77	13.58	19.38	24.79	29.38
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	1.26	3.00	6.44	11.64	18.65
39) OTHER TIME DEPOSITS % TOTAL ASSETS	3.47	9.37	18.24	25.74	31.94
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	78.34	85.94	89.04	90.73	91.81
41) BORROWINGS AS % OF TOTAL ASSETS	0.14	0.32	0.79	1.92	3.89
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	7.46	8.37	9.89	12.94	19.80
43) LARGE LIABILITY DEPENDENCE	0.00	0.00	0.00	2.74	9.29
44) EMPLOYEES PER MILLION ASSETS	2.22	1.68	1.24	0.93	0.76
Growth Statistics					
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	-42.85	-12.38	17.60	56.92	139.47
46) NET INCOME 1-YEAR	-42.94	-10.78	18.33	57.14	148.16
47) AVERAGE ASSETS 1-YEAR	0.02	7.58	15.18	23.77	37.45
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	-6.86	50.00	112.50	218.08	N/A
49) NET INCOME 5-YEARS	-15.09	40.00	100.00	198.27	N/A
50) AVERAGE ASSETS 5-YEARS	17.08	30.12	44.86	63.19	95.46
Loan Types % Average Loans					
51) REAL ESTATE--RESIDENTIAL	2.57	5.89	12.76	24.14	37.68
52) REAL ESTATE--OTHER	2.08	4.55	9.35	15.92	23.77
53) COMMERCIAL AND INDUSTRIAL	4.50	8.54	14.43	23.59	37.72
54) AGRICULTURAL	2.11	9.46	26.28	49.78	65.73
55) PERSONAL LOANS	7.03	11.48	17.92	27.65	37.50
56) ALL OTHER LOANS	0.08	0.23	0.72	2.24	5.63
Miscellaneous					
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	78.34	85.94	89.04	90.73	91.81
58) FOREIGN DEPOSITS % TOTAL DEPOSITS					
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	0.32	0.90	1.88	3.45	5.67
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	1.44	3.46	6.77	11.82	17.82

* DOMESTIC ONLY

4,645 Banks–Resources $10 to $25 Million (Resource Class 2)

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	9.12	9.64	10.19	10.78	11.34
2) INTEREST EXPENSE	6.29	5.84	5.33	4.71	4.00
3) NET INTEREST MARGIN	3.79	4.28	4.89	5.61	6.33
4) LOAN LOSS PROVISION	0.67	0.38	0.21	0.10	0.04
5) TRUST INCOME	0.01	0.01	0.03	0.07	0.18
6) SERVICE CHARGES ON DEPOSITS*	0.06	0.12	0.25	0.48	[illegible].80
7) OTHER NON-INTEREST INCOME	0.05	0.10	0.18	0.32	[illegible]3
8) SALARIES AND BENEFITS	2.41	1.96	1.58	1.30	1[illegible]
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	0.81	0.58	0.39	0.26	0.[illegible]
10) OTHER NON-INTEREST EXPENSE	1.79	1.34	0.98	0.71	0.[illegible]
11) TAX EQUIVALENT ADJUSTMENT	0.85	0.65	0.46	0.29	0.14
12) TAX PROVISION	0.93	0.64	0.37	0.18	0.06
13) RETURN ON ASSETS--OPERATING INCOME	0.55	0.92	1.26	1.63	2.04
14) RETURN ON ASSETS--NET INCOME	0.54	0.91	1.24	1.59	1.98
15) RETURN ON EQUITY--NET INCOME	6.41	10.37	14.02	17.41	20.94
Yields and Rates					
16) EFFECTIVE TAX RATE ON OPERATING INCOME	6.29	13.78	23.33	32.07	38.98
17) CASH DIVIDEND AS % OF OPERATING INCOME	6.43	11.76	20.89	34.28	52.63
18) CAPITAL FORMATION RATIO	3.51	7.47	10.75	14.31	17.49
19) OPERATING INCOME PER EMPLOYEE	3944	7500	12181	18933	26750
20) NON-INT. INCOME % NON-INT. EXPENSE	7.25	10.87	16.22	22.83	29.54
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	10.14	10.74	11.50	12.35	13.26
22) YIELD ON LOANS	10.49	11.21	12.08	13.00	13.81
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.10	0.57	0.25	0.08	0.01
24) LOAN LOSS PROVISION % AVERAGE LOANS	1.22	0.69	0.39	0.18	0.08
25) YIELD ON INVESTMENT SECURITIES (FTE)	7.96	8.59	9.26	9.97	10.70
26) RATE ON TIME AND SAVINGS DEPOSITS	7.06	7.58	8.13	8.71	9.30
27) RATE ON TOTAL INTEREST FUNDS	7.09	7.62	8.17	8.76	9.36
28) BREAK EVEN YIELD	11.33	10.09	9.04	8.19	7.46
Balance Sheet Data					
29) EARNING ASSETS AS % OF ASSETS	81.16	85.71	89.40	91.98	93.73
30) CASH & DUE (NON-INT) % TOTAL ASSETS	13.79	10.17	7.48	5.77	4.61
31) INVESTMENT SECURITIES % TOTAL ASSETS	13.83	19.92	26.50	34.29	42.59
32) LOANS AS % OF TOTAL ASSETS	38.23	46.43	54.30	60.97	65.84
33) RESERVE AS % OF YEAR-END LOANS	0.38	0.64	0.93	1.15	1.39
34) LOANS AS % OF DEPOSITS*	43.50	52.29	61.06	68.25	73.85
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	16.71	19.98	24.45	30.79	37.50
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	8.26	11.76	15.94	21.40	27.66
37) MONEY MARKET CD'S* % TOTAL ASSETS	11.21	15.64	20.49	25.21	29.35
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	1.50	3.26	6.39	11.40	18.16
39) OTHER TIME DEPOSITS % TOTAL ASSETS	4.91	9.94	17.24	24.24	29.78
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	85.51	88.02	89.69	90.88	91.80
41) BORROWINGS AS % OF TOTAL ASSETS	0.16	0.33	0.77	1.82	4.08
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	6.85	7.65	8.70	10.14	12.15
43) LARGE LIABILITY DEPENDENCE	0.00	0.00	0.21	5.65	12.49
44) EMPLOYEES PER MILLION ASSETS	1.69	1.34	1.01	0.77	0.62
Growth Statistics					
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	-33.12	-8.07	14.51	41.20	87.66
46) NET INCOME 1-YEAR	-32.74	-7.51	15.17	42.25	95.30
47) AVERAGE ASSETS 1-YEAR	3.86	9.89	16.14	23.60	35.20
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	3.88	46.82	100.00	190.72	N/A
49) NET INCOME 5-YEARS	-3.26	39.02	89.47	171.01	N/A
50) AVERAGE ASSETS 5-YEARS	27.32	38.16	51.80	70.55	109.93
Loan Types % Average Loans					
51) REAL ESTATE--RESIDENTIAL	3.67	8.63	17.22	29.61	41.85
52) REAL ESTATE--OTHER	3.63	6.78	11.75	18.30	25.67
53) COMMERCIAL AND INDUSTRIAL	5.69	9.87	16.25	24.56	35.67
54) AGRICULTURAL	0.82	3.68	14.66	37.03	58.35
55) PERSONAL LOANS	7.66	11.56	18.29	27.34	37.58
56) ALL OTHER LOANS	0.08	0.22	0.76	2.19	4.91
Miscellaneous					
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	85.51	88.02	89.69	90.88	91.80
58) FOREIGN DEPOSITS % TOTAL DEPOSITS					
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	0.35	0.86	1.72	3.18	5.09
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	1.65	3.29	5.87	9.64	14.52

* DOMESTIC ONLY

Bank Administration Institute

3,543 Banks–Resources $25 to $50 Million (Resource Class 3)

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	9.34	9.76	10.24	10.75	11.30
2) INTEREST EXPENSE	6.35	5.95	5.51	4.91	4.26
3) NET INTEREST MARGIN	3.77	4.22	4.78	5.45	6.16
4) LOAN LOSS PROVISION	0.58	0.35	0.18	0.09	0.04
5) TRUST INCOME	0.01	0.02	0.03	0.08	0.18
6) SERVICE CHARGES ON DEPOSITS*	0.07	0.14	0.26	0.45	0.71
7) OTHER NON-INTEREST INCOME	0.07	0.11	0.18	0.29	0.48
8) SALARIES AND BENEFITS	2.18	1.81	1.48	1.23	1.03
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	0.74	0.56	0.39	0.28	0.20
10) OTHER NON-INTEREST EXPENSE	1.60	1.22	0.92	0.72	0.57
11) TAX EQUIVALENT ADJUSTMENT	0.97	0.76	0.58	0.42	0.26
12) TAX PROVISION	0.90	0.61	0.33	0.14	0.03
13) RETURN ON ASSETS--OPERATING INCOME	0.65	0.92	1.23	1.56	1.91
14) RETURN ON ASSETS--NET INCOME	0.64	0.91	1.21	1.53	1.86
15) RETURN ON EQUITY--NET INCOME	8.43	11.50	14.46	17.82	21.38
Yields and Rates					
16) EFFECTIVE TAX RATE ON OPERATING INCOME	3.49	11.39	21.78	30.99	38.20
17) CASH DIVIDEND AS % OF OPERATING INCOME	7.69	13.90	23.38	37.15	53.75
18) CAPITAL FORMATION RATIO	4.66	7.92	10.93	14.12	17.38
19) OPERATING INCOME PER EMPLOYEE	5138	8142	12388	17962	24652
20) NON-INT. INCOME % NON-INT. EXPENSE	9.10	12.74	17.50	23.63	29.98
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	10.49	10.99	11.60	12.36	13.14
22) YIELD ON LOANS	10.72	11.33	12.10	12.92	13.70
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.93	0.51	0.25	0.10	0.02
24) LOAN LOSS PROVISION % AVERAGE LOANS	1.05	0.63	0.34	0.18	0.08
25) YIELD ON INVESTMENT SECURITIES (FTE)	8.64	9.12	9.62	10.17	10.84
26) RATE ON TIME AND SAVINGS DEPOSITS	7.35	7.85	8.33	8.82	9.31
27) RATE ON TOTAL INTEREST FUNDS	7.42	7.92	8.41	8.89	9.42
28) BREAK EVEN YIELD	10.76	9.85	9.10	8.43	7.81
Balance Sheet Data					
29) EARNING ASSETS AS % OF ASSETS	82.39	85.94	88.74	90.94	92.47
30) CASH & DUE (NON-INT) % TOTAL ASSETS	13.09	9.97	7.60	5.90	4.72
31) INVESTMENT SECURITIES % TOTAL ASSETS	16.36	21.27	27.24	33.55	40.48
32) LOANS AS % OF TOTAL ASSETS	40.48	47.96	54.60	60.57	65.15
33) RESERVE AS % OF YEAR-END LOANS	0.49	0.71	0.97	1.17	1.41
34) LOANS AS % OF DEPOSITS*	45.90	53.84	61.55	68.02	73.21
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	16.29	19.72	24.40	30.61	37.12
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	9.15	12.66	17.36	23.42	30.03
37) MONEY MARKET CD'S* % TOTAL ASSETS	11.24	15.34	19.63	23.69	27.26
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	2.06	4.05	7.35	12.47	18.40
39) OTHER TIME DEPOSITS % TOTAL ASSETS	5.03	9.27	15.46	22.18	27.38
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	85.68	87.85	89.37	90.47	91.33
41) BORROWINGS AS % OF TOTAL ASSETS	0.16	0.38	0.90	2.16	4.70
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	6.43	7.21	8.14	9.27	10.72
43) LARGE LIABILITY DEPENDENCE	0.00	0.00	2.47	8.10	14.50
44) EMPLOYEES PER MILLION ASSETS	1.54	1.25	0.98	0.77	0.63
Growth Statistics					
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	-22.90	-4.18	12.89	32.34	66.04
46) NET INCOME 1-YEAR	-22.41	-3.21	13.66	34.12	67.04
47) AVERAGE ASSETS 1-YEAR	4.51	9.63	14.96	21.67	31.04
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	11.15	45.94	91.07	166.95	N/A
49) NET INCOME 5-YEARS	3.73	39.94	83.58	153.44	315.68
50) AVERAGE ASSETS 5-YEARS	28.81	39.28	52.18	69.44	101.98
Loan Types % Average Loans					
51) REAL ESTATE--RESIDENTIAL	4.84	10.97	20.16	32.84	44.70
52) REAL ESTATE--OTHER	5.12	9.14	14.25	20.29	27.61
53) COMMERCIAL AND INDUSTRIAL	7.88	12.39	18.59	26.91	36.59
54) AGRICULTURAL	0.26	1.65	7.49	21.60	40.97
55) PERSONAL LOANS	8.85	13.01	18.82	26.86	35.63
56) ALL OTHER LOANS	0.08	0.23	0.77	2.15	4.66
Miscellaneous					
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	85.68	87.85	89.37	90.47	91.33
58) FOREIGN DEPOSITS % TOTAL DEPOSITS					
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	0.31	0.81	1.68	2.89	4.37
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	1.58	3.05	5.38	9.00	13.78

* DOMESTIC ONLY

1,969 Banks–Resources $50 to $100 Million (Resource Class 4)

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	9.37	9.76	10.22	10.71	11.23
2) INTEREST EXPENSE	6.41	6.02	5.56	5.03	4.37
3) NET INTEREST MARGIN	3.71	4.15	4.70	5.36	6.03
4) LOAN LOSS PROVISION	0.51	0.33	0.19	0.10	0.04
5) TRUST INCOME	0.01	0.03	0.07	0.14	0.24
6) SERVICE CHARGES ON DEPOSITS*	0.09	0.15	0.26	0.43	0.65
7) OTHER NON-INTEREST INCOME	0.08	0.11	0.18	0.28	0.45
8) SALARIES AND BENEFITS	2.13	1.79	1.49	1.27	1.07
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	0.74	0.57	0.43	0.31	0.23
10) OTHER NON-INTEREST EXPENSE	1.50	1.19	0.93	0.74	0.61
11) TAX EQUIVALENT ADJUSTMENT	0.97	0.79	0.62	0.47	0.31
12) TAX PROVISION	0.82	0.54	0.28	0.10	-0.01
13) RETURN ON ASSETS--OPERATING INCOME	0.65	0.90	1.15	1.44	1.75
14) RETURN ON ASSETS--NET INCOME	0.65	0.88	1.13	1.41	1.72
15) RETURN ON EQUITY--NET INCOME	8.74	11.53	14.23	17.34	20.93
Yields and Rates					
16) EFFECTIVE TAX RATE ON OPERATING INCOME	-0.46	8.74	19.45	29.97	37.59
17) CASH DIVIDEND AS % OF OPERATING INCOME	9.85	18.16	27.57	40.00	56.38
18) CAPITAL FORMATION RATIO	4.15	7.39	10.20	13.22	16.79
19) OPERATING INCOME PER EMPLOYEE	5352	8000	11296	15774	21020
20) NON-INT. INCOME % NON-INT. EXPENSE	10.77	13.94	18.34	23.98	29.87
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	10.59	11.05	11.64	12.32	13.07
22) YIELD ON LOANS	10.83	11.40	12.11	12.91	13.73
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.83	0.49	0.26	0.12	0.04
24) LOAN LOSS PROVISION % AVERAGE LOANS	0.94	0.59	0.36	0.18	0.09
25) YIELD ON INVESTMENT SECURITIES (FTE)	8.82	9.20	9.64	10.14	10.73
26) RATE ON TIME AND SAVINGS DEPOSITS	7.44	7.90	8.38	8.93	9.46
27) RATE ON TOTAL INTEREST FUNDS	7.59	8.04	8.51	9.06	9.63
28) BREAK EVEN YIELD	10.71	9.87	9.23	8.61	8.00
Balance Sheet Data					
29) EARNING ASSETS AS % OF ASSETS	82.47	85.48	88.22	90.37	92.12
30) CASH & DUE (NON-INT) % TOTAL ASSETS	13.19	10.47	8.03	6.31	4.92
31) INVESTMENT SECURITIES % TOTAL ASSETS	17.88	21.85	26.98	32.56	39.08
32) LOANS AS % OF TOTAL ASSETS	41.49	48.88	54.97	60.25	64.52
33) RESERVE AS % OF YEAR-END LOANS	0.57	0.75	0.99	1.18	1.41
34) LOANS AS % OF DEPOSITS*	47.13	55.30	62.48	68.21	73.28
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	16.56	20.27	25.19	31.03	37.22
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	9.54	13.29	18.32	24.28	29.98
37) MONEY MARKET CD'S* % TOTAL ASSETS	10.36	14.07	17.90	21.39	24.66
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	2.85	5.45	9.43	15.33	21.79
39) OTHER TIME DEPOSITS % TOTAL ASSETS	4.63	8.11	13.19	18.84	24.40
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	84.26	87.05	88.97	90.25	91.12
41) BORROWINGS AS % OF TOTAL ASSETS	0.23	0.52	1.31	3.38	6.57
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	6.18	6.90	7.80	8.75	10.17
43) LARGE LIABILITY DEPENDENCE	0.00	0.64	5.94	11.74	18.65
44) EMPLOYEES PER MILLION ASSETS	1.48	1.23	1.01	0.83	0.68
Growth Statistics					
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	-20.06	-2.78	11.16	28.10	51.25
46) NET INCOME 1-YEAR	-20.42	-2.45	11.73	29.26	53.14
47) AVERAGE ASSETS 1-YEAR	3.60	8.71	14.47	21.26	31.55
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	10.01	40.40	81.92	147.96	283.50
49) NET INCOME 5-YEARS	4.66	34.57	73.54	136.25	250.00
50) AVERAGE ASSETS 5-YEARS	27.13	37.60	50.90	70.40	103.70
Loan Types % Average Loans					
51) REAL ESTATE--RESIDENTIAL	4.94	10.96	20.60	31.72	41.47
52) REAL ESTATE--OTHER	6.84	10.70	15.77	21.79	28.08
53) COMMERCIAL AND INDUSTRIAL	9.96	15.12	22.10	30.82	40.56
54) AGRICULTURAL	0.09	0.53	3.47	11.01	25.49
55) PERSONAL LOANS	10.12	14.50	20.22	27.39	36.08
56) ALL OTHER LOANS	0.08	0.23	0.73	1.98	4.32
Miscellaneous					
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	84.26	87.05	88.97	90.25	91.12
58) FOREIGN DEPOSITS % TOTAL DEPOSITS					
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	0.27	0.73	1.61	2.70	4.10
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	1.29	3.02	5.76	9.47	14.18

* DOMESTIC ONLY

Bank Administration Institute

1,351 Banks–Resources $100 to $500 Million (Resource Class 5)

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	9.30	9.71	10.18	10.73	11.27
2) INTEREST EXPENSE	6.63	6.15	5.68	5.16	4.57
3) NET INTEREST MARGIN	3.52	3.95	4.47	5.13	5.87
4) LOAN LOSS PROVISION	0.50	0.32	0.19	0.11	0.06
5) TRUST INCOME	0.03	0.07	0.13	0.23	0.36
6) SERVICE CHARGES ON DEPOSITS*	0.09	0.14	0.23	0.37	0.54
7) OTHER NON-INTEREST INCOME	0.09	0.13	0.20	0.34	0.54
8) SALARIES AND BENEFITS	2.18	1.85	1.53	1.28	1.08
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	0.77	0.60	0.47	0.36	0.28
10) OTHER NON-INTEREST EXPENSE	1.58	1.19	0.92	0.74	0.62
11) TAX EQUIVALENT ADJUSTMENT	0.94	0.77	0.62	0.47	0.34
12) TAX PROVISION	0.70	0.43	0.18	0.03	-0.10
13) RETURN ON ASSETS--OPERATING INCOME	0.59	0.79	1.01	1.27	1.56
14) RETURN ON ASSETS--NET INCOME	0.56	0.77	1.00	1.24	1.53
15) RETURN ON EQUITY--NET INCOME	8.06	11.10	13.71	16.86	20.63
Yields and Rates					
16) EFFECTIVE TAX RATE ON OPERATING INCOME	-11.29	3.66	16.18	27.47	35.60
17) CASH DIVIDEND AS % OF OPERATING INCOME	13.84	22.94	33.95	45.51	62.56
18) CAPITAL FORMATION RATIO	3.29	6.33	8.92	12.06	15.73
19) OPERATING INCOME PER EMPLOYEE	4944	6831	9679	13371	18182
20) NON-INT. INCOME % NON-INT. EXPENSE	12.12	15.42	20.52	26.34	31.29
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	10.58	11.01	11.69	12.39	13.03
22) YIELD ON LOANS	10.90	11.55	12.31	13.25	14.09
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.79	0.49	0.27	0.14	0.06
24) LOAN LOSS PROVISION % AVERAGE LOANS	0.92	0.59	0.36	0.20	0.11
25) YIELD ON INVESTMENT SECURITIES (FTE)	8.82	9.26	9.67	10.21	10.79
26) RATE ON TIME AND SAVINGS DEPOSITS	7.56	7.99	8.52	9.14	9.89
27) RATE ON TOTAL INTEREST FUNDS	7.78	8.24	8.78	9.48	10.25
28) BREAK EVEN YIELD	10.90	10.20	9.47	8.83	8.30
Balance Sheet Data					
29) EARNING ASSETS AS % OF ASSETS	82.28	85.02	87.86	90.05	91.95
30) CASH & DUE (NON-INT) % TOTAL ASSETS	13.96	11.13	8.66	6.57	5.12
31) INVESTMENT SECURITIES % TOTAL ASSETS	16.71	20.87	25.81	30.84	36.78
32) LOANS AS % OF TOTAL ASSETS	41.39	48.53	54.63	59.54	64.10
33) RESERVE AS % OF YEAR-END LOANS	0.66	0.83	1.03	1.22	1.46
34) LOANS AS % OF DEPOSITS*	49.16	56.92	63.33	68.88	73.90
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	17.70	21.25	26.11	31.93	37.92
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	8.45	12.84	17.97	23.83	29.19
37) MONEY MARKET CD'S* % TOTAL ASSETS	7.31	11.02	14.87	18.33	21.74
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	3.85	6.88	12.09	19.05	26.77
39) OTHER TIME DEPOSITS % TOTAL ASSETS	3.51	6.35	10.65	15.06	19.89
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	79.13	83.68	87.27	89.46	90.65
41) BORROWINGS AS % OF TOTAL ASSETS	0.52	1.37	3.40	6.99	11.62
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	5.59	6.35	7.11	8.07	9.33
43) LARGE LIABILITY DEPENDENCE	0.00	0.00	6.53	14.64	22.19
44) EMPLOYEES PER MILLION ASSETS	1.48	1.25	1.02	0.84	0.68
Growth Statistics					
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	-19.16	-3.33	9.16	24.14	45.19
46) NET INCOME 1-YEAR	-19.61	-2.97	10.41	25.53	46.54
47) AVERAGE ASSETS 1-YEAR	2.05	7.39	13.00	21.51	32.44
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	6.92	37.19	78.14	148.67	N/A
49) NET INCOME 5-YEARS	-0.14	31.81	70.95	140.22	305.39
50) AVERAGE ASSETS 5-YEARS	24.09	35.96	49.81	70.63	106.17
Loan Types % Average Loans					
51) REAL ESTATE--RESIDENTIAL	5.10	10.15	19.27	29.09	39.38
52) REAL ESTATE--OTHER	7.83	12.04	16.88	22.51	28.54
53) COMMERCIAL AND INDUSTRIAL	13.11	16.75	25.80	34.69	46.43
54) AGRICULTURAL	0.04	0.18	0.93	4.61	12.29
55) PERSONAL LOANS	13.23	18.38	25.45	33.28	41.45
56) ALL OTHER LOANS	0.20	0.56	1.51	3.53	7.62
Miscellaneous					
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	79.18	83.72	87.30	89.46	90.65
58) FOREIGN DEPOSITS % TOTAL DEPOSITS					
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	0.27	0.67	1.42	2.49	3.92
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	1.42	3.00	5.98	9.95	15.45

* DOMESTIC ONLY

348 Banks–Resources Over $500 Million (Resource Class 6)

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	9.25	9.68	10.19	10.64	11.15
2) INTEREST EXPENSE	7.62	6.76	6.17	5.35	4.70
3) NET INTEREST MARGIN	2.60	3.33	4.02	4.73	5.26
4) LOAN LOSS PROVISION	0.49	0.35	0.24	0.15	0.09
5) TRUST INCOME	0.06	0.11	0.19	0.31	0.49
6) SERVICE CHARGES ON DEPOSITS*	0.05	0.10	0.18	0.30	0.41
7) OTHER NON-INTEREST INCOME	0.16	0.24	0.38	0.61	0.90
8) SALARIES AND BENEFITS	2.23	1.90	1.60	1.30	1.06
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	0.76	0.63	0.51	0.39	0.28
10) OTHER NON-INTEREST EXPENSE	1.51	1.17	0.91	0.73	0.57
11) TAX EQUIVALENT ADJUSTMENT	0.76	0.63	0.47	0.33	0.19
12) TAX PROVISION	0.50	0.31	0.16	0.04	-0.11
13) RETURN ON ASSETS--OPERATING INCOME	0.43	0.63	0.85	1.03	1.21
14) RETURN ON ASSETS--NET INCOME	0.43	0.62	0.82	1.00	1.18
15) RETURN ON EQUITY--NET INCOME	7.18	11.36	13.66	15.65	17.50
Yields and Rates					
16) EFFECTIVE TAX RATE ON OPERATING INCOME	-14.00	6.02	17.36	27.41	35.97
17) CASH DIVIDEND AS % OF OPERATING INCOME	19.90	29.68	38.52	49.84	67.85
18) CAPITAL FORMATION RATIO	2.23	5.37	7.93	10.24	12.50
19) OPERATING INCOME PER EMPLOYEE	4460	6483	8661	11464	15637
20) NON-INT. INCOME % NON-INT. EXPENSE	16.08	21.07	27.90	36.42	46.35
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	10.83	11.62	12.25	12.88	13.43
22) YIELD ON LOANS	11.41	12.31	13.18	13.86	14.57
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.81	0.53	0.35	0.22	0.13
24) LOAN LOSS PROVISION % AVERAGE LOANS	0.89	0.67	0.46	0.30	0.18
25) YIELD ON INVESTMENT SECURITIES (FTE)	8.78	9.37	9.93	10.45	11.02
26) RATE ON TIME AND SAVINGS DEPOSITS	7.68	8.19	8.87	9.90	10.70
27) RATE ON TOTAL INTEREST FUNDS	8.10	8.85	9.75	10.91	11.58
28) BREAK EVEN YIELD	11.87	11.18	10.41	9.65	8.96
Balance Sheet Data					
29) EARNING ASSETS AS % OF ASSETS	76.81	79.98	83.73	87.29	90.27
30) CASH & DUE (NON-INT) % TOTAL ASSETS	17.87	14.42	11.14	8.58	6.03
31) INVESTMENT SECURITIES % TOTAL ASSETS	11.05	14.70	19.68	24.65	29.86
32) LOANS AS % OF TOTAL ASSETS	40.43	47.03	53.29	58.42	62.94
33) RESERVE AS % OF YEAR-END LOANS	0.80	0.94	1.12	1.31	1.57
34) LOANS AS % OF DEPOSITS*	53.21	61.17	68.03	73.41	78.82
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	17.34	22.02	28.02	33.35	37.35
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	4.13	7.89	13.48	20.28	25.11
37) MONEY MARKET CD'S* % TOTAL ASSETS	2.07	4.76	9.51	12.95	15.76
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	5.46	8.76	13.21	19.86	29.65
39) OTHER TIME DEPOSITS % TOTAL ASSETS	1.25	3.08	6.20	10.04	14.40
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	52.19	67.16	77.62	83.78	86.89
41) BORROWINGS AS % OF TOTAL ASSETS	3.33	6.64	11.33	15.99	20.60
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	4.46	5.23	6.01	6.82	8.28
43) LARGE LIABILITY DEPENDENCE	1.11	6.94	16.31	29.34	36.97
44) EMPLOYEES PER MILLION ASSETS	1.41	1.21	1.00	0.76	0.56
Growth Statistics					
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	-18.35	-0.65	10.33	20.88	35.33
46) NET INCOME 1-YEAR	-20.43	-0.35	11.17	22.09	37.23
47) AVERAGE ASSETS 1-YEAR	4.41	9.53	15.63	23.35	34.10
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	14.77	46.68	79.72	138.98	284.40
49) NET INCOME 5-YEARS	10.42	43.65	76.31	123.28	249.65
50) AVERAGE ASSETS 5-YEARS	27.16	41.28	57.47	84.48	136.42
Loan Types % Average Loans					
51) REAL ESTATE--RESIDENTIAL	2.71	7.32	14.13	22.62	30.96
52) REAL ESTATE--OTHER	5.64	8.85	13.51	19.04	24.20
53) COMMERCIAL AND INDUSTRIAL	17.67	23.70	30.81	38.95	45.70
54) AGRICULTURAL	0.03	0.10	0.50	1.60	5.35
55) PERSONAL LOANS	9.46	16.52	23.62	30.64	37.64
56) ALL OTHER LOANS	1.18	2.53	5.74	10.37	15.79
Miscellaneous					
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	68.87	73.62	79.37	84.23	87.63
58) FOREIGN DEPOSITS % TOTAL DEPOSITS	0.00	0.00	0.00	5.54	24.76
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	0.38	0.80	1.46	2.41	3.70
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	1.45	2.64	5.06	8.43	12.11

* DOMESTIC ONLY

Bank Administration Institute

14,419 Banks–All Banks

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	9.14	9.65	10.18	10.74	11.30
2) INTEREST EXPENSE	6.33	5.89	5.38	4.73	3.93
3) NET INTEREST MARGIN	3.74	4.23	4.83	5.54	6.29
4) LOAN LOSS PROVISION	0.64	0.38	0.20	0.10	0.04
5) TRUST INCOME	0.01	0.02	0.05	0.12	2.04
6) SERVICE CHARGES ON DEPOSITS*	0.07	0.13	0.25	0.45	0.72
7) OTHER NON-INTEREST INCOME	0.06	0.11	0.19	0.32	0.53
8) SALARIES AND BENEFITS	2.40	1.97	1.59	1.31	1.09
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	0.82	0.59	0.41	0.28	0.20
10) OTHER NON-INTEREST EXPENSE	1.75	1.31	0.97	0.73	0.57
11) TAX EQUIVALENT ADJUSTMENT	0.87	0.67	0.49	0.33	0.19
12) TAX PROVISION	0.88	0.59	0.33	0.15	0.03
13) RETURN ON ASSETS--OPERATING INCOME	0.50	0.88	1.21	1.57	1.95
14) RETURN ON ASSETS--NET INCOME	0.50	0.87	1.20	1.53	1.91
15) RETURN ON EQUITY--NET INCOME	6.35	10.48	13.93	17.35	21.00
Yields and Rates					
16) EFFECTIVE TAX RATE ON OPERATING INCOME	2.95	11.59	21.42	30.63	38.02
17) CASH DIVIDEND AS % OF OPERATING INCOME	7.98	14.29	23.69	37.51	56.03
18) CAPITAL FORMATION RATIO	3.01	7.01	10.37	13.79	17.18
19) OPERATING INCOME PER EMPLOYEE	3901	7328	11551	17218	23833
20) NON-INT. INCOME % NON-INT. EXPENSE	8.41	11.92	16.97	23.26	29.80
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	10.27	10.84	11.55	12.36	13.24
22) YIELD ON LOANS	10.55	11.28	12.12	13.02	13.84
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.07	0.57	0.26	0.10	0.02
24) LOAN LOSS PROVISION % AVERAGE LOANS	1.19	0.70	0.39	0.19	0.09
25) YIELD ON INVESTMENT SECURITIES (FTE)	8.22	8.80	9.40	10.06	10.80
26) RATE ON TIME AND SAVINGS DEPOSITS	7.06	7.65	8.21	8.80	9.38
27) RATE ON TOTAL INTEREST FUNDS	7.14	7.74	8.31	8.91	9.51
28) BREAK EVEN YIELD	11.25	10.09	9.15	8.37	7.64
Balance Sheet Data					
29) EARNING ASSETS AS % OF ASSETS	80.92	85.25	88.69	91.23	93.00
30) CASH & DUE (NON-INT) % TOTAL ASSETS	14.09	10.55	7.87	6.05	4.77
31) INVESTMENT SECURITIES % TOTAL ASSETS	14.75	20.11	26.43	33.53	41.23
32) LOANS AS % OF TOTAL ASSETS	38.21	46.40	53.96	60.23	65.08
33) RESERVE AS % OF YEAR-END LOANS	0.46	0.68	0.96	1.17	1.43
34) LOANS AS % OF DEPOSITS*	44.14	52.94	61.31	68.15	73.79
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	16.84	20.33	25.01	31.29	38.12
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	8.36	11.97	16.46	22.06	28.19
37) MONEY MARKET CD'S* % TOTAL ASSETS	9.90	14.29	18.94	23.30	27.16
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	2.10	4.18	7.75	13.16	19.89
39) OTHER TIME DEPOSITS % TOTAL ASSETS	4.43	8.92	15.54	22.06	27.54
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	82.70	86.57	88.88	90.36	91.37
41) BORROWINGS AS % OF TOTAL ASSETS	0.28	0.62	1.38	2.96	5.64
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	6.59	7.39	8.44	9.96	12.53
43) LARGE LIABILITY DEPENDENCE	0.03	0.25	2.49	7.98	14.76
44) EMPLOYEES PER MILLION ASSETS	1.69	1.35	1.04	0.81	0.66
Growth Statistics					
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	-28.89	-6.53	13.60	37.94	81.34
46) NET INCOME 1-YEAR	-28.81	-5.75	14.35	39.07	86.02
47) AVERAGE ASSETS 1-YEAR	3.15	9.01	15.14	22.63	33.79
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	5.14	45.39	95.02	178.71	320.59
49) NET INCOME 5-YEARS	-1.94	38.25	85.67	162.75	310.15
50) AVERAGE ASSETS 5-YEARS	25.53	36.80	50.49	69.29	104.84
Loan Types % Average Loans					
51) REAL ESTATE--RESIDENTIAL	4.05	9.15	17.73	29.50	41.26
52) REAL ESTATE--OTHER	4.60	8.04	13.01	19.25	26.37
53) COMMERCIAL AND INDUSTRIAL	7.58	12.14	18.55	27.12	38.18
54) AGRICULTURAL	0.72	3.36	11.81	28.06	45.31
55) PERSONAL LOANS	8.74	13.06	19.42	27.92	37.25
56) ALL OTHER LOANS	0.12	0.31	0.94	2.48	5.41
Miscellaneous					
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	83.11	86.73	88.92	90.37	91.39
58) FOREIGN DEPOSITS % TOTAL DEPOSITS	0.00	0.00	0.00	0.13	0.60
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	0.32	0.82	1.69	3.01	4.74
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	1.52	3.18	5.89	9.85	14.91

* DOMESTIC ONLY

PROFIT DISTRIBUTION PROFILE 1980 ALABAMA BASED ON 317 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	9.75	10.15	10.71	11.21	11.74
2) INTEREST EXPENSE	6.50	5.95	5.49	5.07	4.54
3) NET INTEREST MARGIN	4.06	4.57	5.18	5.75	6.39
4) LOAN LOSS PROVISION	1.16	0.63	0.34	0.18	0.07
5) TRUST INCOME	0.02	0.04	0.10	0.17	0.27
6) SERVICE CHARGES ON DEPOSITS*	0.12	0.22	0.37	0.54	0.78
7) OTHER NON-INTEREST INCOME	0.08	0.14	0.25	0.40	0.61
8) SALARIES AND BENEFITS	2.42	2.05	1.71	1.47	1.30
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	0.77	0.56	0.39	0.29	0.21
10) OTHER NON-INTEREST EXPENSE	1.79	1.40	1.08	0.84	0.61
11) TAX EQUIVALENT ADJUSTMENT	1.14	0.91	0.66	0.41	0.14
12) TAX PROVISION	0.72	0.52	0.26	0.09	-0.03
13) RETURN ON ASSETS--OPERATING INCOME	0.41	0.88	1.23	1.57	1.97
14) RETURN ON ASSETS--NET INCOME	0.35	0.87	1.23	1.57	1.89
15) RETURN ON EQUITY--NET INCOME	3.09	9.24	13.09	16.23	19.42
Yields and Rates					
16) EFFECTIVE TAX RATE ON OPERATING INCOME	3.35	9.35	17.91	27.31	34.99
17) CASH DIVIDEND AS % OF OPERATING INCOME	7.13	12.78	22.77	34.53	45.76
18) CAPITAL FORMATION RATIO	2.25	6.51	9.90	13.07	15.36
19) OPERATING INCOME PER EMPLOYEE	2473	6569	10125	13976	20045
20) NON-INT. INCOME % NON-INT. EXPENSE	12.47	15.63	21.14	26.44	31.70
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	10.98	11.51	12.18	13.02	13.63
22) YIELD ON LOANS	11.80	12.40	13.12	13.79	14.38
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.87	0.98	0.55	0.26	0.08
24) LOAN LOSS PROVISION % AVERAGE LOANS	2.12	1.19	0.68	0.36	0.18
25) YIELD ON INVESTMENT SECURITIES (FTE)	8.67	9.19	9.81	10.58	11.36
26) RATE ON TIME AND SAVINGS DEPOSITS	7.66	8.19	8.69	9.09	9.71
27) RATE ON TOTAL INTEREST FUNDS	7.67	8.23	8.69	9.21	9.78
28) BREAK EVEN YIELD	12.29	10.72	9.69	8.83	7.95
Balance Sheet Data					
29) EARNING ASSETS AS % OF ASSETS	82.16	85.09	88.24	90.40	91.95
30) CASH & DUE (NON-INT) % TOTAL ASSETS	12.70	10.04	7.90	6.24	5.38
31) INVESTMENT SECURITIES % TOTAL ASSETS	18.39	22.80	29.55	36.94	45.97
32) LOANS AS % OF TOTAL ASSETS	33.60	43.05	51.33	57.04	62.55
33) RESERVE AS % OF YEAR-END LOANS	0.61	0.92	1.13	1.39	1.94
34) LOANS AS % OF DEPOSITS*	38.42	48.45	57.96	64.90	71.74
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	19.01	21.54	25.56	29.50	32.90
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	7.53	9.73	12.59	16.07	19.18
37) MONEY MARKET CD'S* % TOTAL ASSETS	12.78	16.96	21.22	25.00	28.31
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	4.48	6.46	9.89	15.25	22.18
39) OTHER TIME DEPOSITS % TOTAL ASSETS	7.64	11.84	16.38	20.70	24.75
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	84.47	86.80	88.58	90.31	91.32
41) BORROWINGS AS % OF TOTAL ASSETS	0.14	0.33	0.70	1.95	4.02
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	7.15	7.84	9.45	11.02	12.66
43) LARGE LIABILITY DEPENDENCE	0.00	0.00	4.99	10.95	16.55
44) EMPLOYEES PER MILLION ASSETS	1.81	1.47	1.22	1.00	0.87
Growth Statistics					
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	-38.79	-8.19	10.77	32.87	100.00
46) NET INCOME 1-YEAR	-39.39	-5.57	13.33	35.48	107.52
47) AVERAGE ASSETS 1-YEAR	1.34	7.04	12.13	18.25	28.29
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	-10.82	40.00	75.00	142.00	282.64
49) NET INCOME 5-YEARS	-17.24	34.26	71.41	132.69	251.57
50) AVERAGE ASSETS 5-YEARS	24.36	34.02	46.92	64.93	85.95
Loan Types % Average Loans					
51) REAL ESTATE--RESIDENTIAL	6.67	10.36	17.84	24.78	35.55
52) REAL ESTATE--OTHER	5.79	9.66	15.93	22.86	30.11
53) COMMERCIAL AND INDUSTRIAL	6.39	11.11	18.84	25.70	34.07
54) AGRICULTURAL	0.24	1.23	3.75	10.09	16.01
55) PERSONAL LOANS	14.85	19.30	25.37	32.52	39.99
56) ALL OTHER LOANS	0.17	0.65	1.90	4.32	8.24
Miscellaneous					
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	84.47	86.80	88.58	90.31	91.32
58) FOREIGN DEPOSITS % TOTAL DEPOSITS					
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	0.96	1.52	2.52	4.24	6.21
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	3.11	4.32	7.11	10.50	14.32

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 317 BANKS IN ALABAMA

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	10.30	10.75	10.71	10.62	10.78	10.53
2) INTEREST EXPENSE	5.51	5.48	5.49	5.66	5.48	6.19
3) NET INTEREST MARGIN	4.93	5.24	5.24	4.96	5.47	4.33
4) LOAN LOSS PROVISION	0.39	0.33	0.34	0.25	0.31	0.49
5) TRUST INCOME	0.04	0.04	0.04	0.05	0.15	0.25
6) SERVICE CHARGES ON DEPOSITS*	0.41	0.38	0.37	0.26	0.34	0.26
7) OTHER NON-INTEREST INCOME	0.27	0.26	0.24	0.24	0.15	0.54
8) SALARIES AND BENEFITS	2.31	1.79	1.59	1.65	1.48	1.68
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	0.45	0.38	0.37	0.38	0.43	0.68
10) OTHER NON-INTEREST EXPENSE	1.48	1.20	0.99	0.92	0.92	1.39
11) TAX EQUIVALENT ADJUSTMENT	0.12	0.60	0.71	0.79	0.94	0.84
12) TAX PROVISION	0.26	0.25	0.32	0.16	0.21	-0.20
13) RETURN ON ASSETS--OPERATING INCOME	1.07	1.25	1.25	1.23	1.40	0.95
14) RETURN ON ASSETS--NET INCOME	1.12	1.23	1.24	1.26	1.38	0.97
15) RETURN ON EQUITY--NET INCOME	9.63	13.52	13.15	13.60	15.90	13.67
Yields and Rates						
16) EFFECTIVE TAX RATE ON OPERATING INCOME	19.27	17.16	19.24	15.78	15.61	-3.08
17) CASH DIVIDEND AS % OF OPERATING INCOME	19.06	17.35	21.80	34.53	29.93	44.42
18) CAPITAL FORMATION RATIO	7.67	10.09	10.56	9.48	11.33	8.12
19) OPERATING INCOME PER EMPLOYEE	6238	10125	11120	10098	11874	7787
20) NON-INT. INCOME % NON-INT. EXPENSE	19.14	20.72	21.84	20.70	22.48	31.16
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.18	12.01	12.24	12.09	12.68	12.51
22) YIELD ON LOANS	13.30	13.13	13.03	13.01	13.45	13.63
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.56	0.55	0.59	0.40	0.64	0.76
24) LOAN LOSS PROVISION % AVERAGE LOANS	0.91	0.66	0.62	0.49	0.69	0.84
25) YIELD ON INVESTMENT SECURITIES (FTE)	9.55	9.55	9.90	9.77	10.81	9.88
26) RATE ON TIME AND SAVINGS DEPOSITS	8.71	8.53	8.72	8.58	9.05	9.10
27) RATE ON TOTAL INTEREST FUNDS	8.70	8.57	8.72	8.64	9.32	9.78
28) BREAK EVEN YIELD	10.41	9.72	9.53	9.54	9.39	10.77
Balance Sheet Data						
29) EARNING ASSETS AS % OF ASSETS	85.63	89.44	88.56	88.14	86.06	84.96
30) CASH & DUE (NON-INT) % TOTAL ASSETS	9.19	7.39	7.75	7.98	10.17	11.67
31) INVESTMENT SECURITIES % TOTAL ASSETS	28.95	30.22	29.46	29.68	27.91	23.84
32) LOANS AS % OF TOTAL ASSETS	42.11	51.68	50.85	53.63	52.56	53.56
33) RESERVE AS % OF YEAR-END LOANS	1.09	1.13	1.13	1.15	1.35	1.23
34) LOANS AS % OF DEPOSITS*	49.42	58.26	57.38	59.46	58.74	66.42
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	24.73	25.39	25.79	24.25	30.57	28.20
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	12.11	12.62	12.25	13.72	12.27	9.71
37) MONEY MARKET CD'S* % TOTAL ASSETS	19.49	21.68	22.22	20.46	13.66	10.35
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	11.72	9.31	8.68	8.77	17.27	16.60
39) OTHER TIME DEPOSITS % TOTAL ASSETS	13.12	17.53	17.01	16.47	10.11	7.09
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	87.86	89.15	88.25	89.00	86.69	77.20
41) BORROWINGS AS % OF TOTAL ASSETS	0.73	0.53	0.63	0.66	2.95	12.70
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	10.60	9.74	9.52	8.38	8.08	6.46
43) LARGE LIABILITY DEPENDENCE	5.73	4.13	4.10	5.79	12.79	23.97
44) EMPLOYEES PER MILLION ASSETS	1.61	1.19	1.15	1.15	1.14	1.21
Growth Statistics						
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	57.06	8.71	8.05	7.38	16.81	-1.49
46) NET INCOME 1-YEAR	57.45	13.55	6.65	9.31	15.05	3.37
47) AVERAGE ASSETS 1-YEAR	11.00	12.20	13.24	10.80	9.19	9.35
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	66.66	90.49	69.41	82.92	106.10	22.26
49) NET INCOME 5-YEARS	59.57	81.16	62.75	82.12	99.62	39.32
50) AVERAGE ASSETS 5-YEARS	37.47	48.95	49.44	46.79	40.80	42.09
Loan Types % Average Loans						
51) REAL ESTATE--RESIDENTIAL	15.35	18.56	19.50	15.68	8.79	13.15
52) REAL ESTATE--OTHER	14.26	15.13	16.91	13.96	17.08	18.45
53) COMMERCIAL AND INDUSTRIAL	18.81	16.41	17.68	24.28	28.95	34.65
54) AGRICULTURAL	7.40	4.14	3.96	3.63	0.67	0.28
55) PERSONAL LOANS	27.61	24.14	23.17	26.36	33.26	26.77
56) ALL OTHER LOANS	2.08	1.96	1.83	1.43	1.47	5.20
Miscellaneous						
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	87.86	89.15	88.25	89.00	86.69	77.20
58) FOREIGN DEPOSITS % TOTAL DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.00
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	2.21	2.69	2.53	2.40	2.46	2.39
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	11.96	7.23	5.19	4.33	7.92	5.55

* DOMESTIC ONLY

PROFIT DISTRIBUTION PROFILE 1980 ALASKA BASED ON 12 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	9.59	10.31	10.70	11.66	12.75
2) INTEREST EXPENSE	6.64	6.40	5.17	4.54	4.11
3) NET INTEREST MARGIN	4.26	4.90	5.76	6.27	7.11
4) LOAN LOSS PROVISION	1.84	0.87	0.40	0.14	0.06
5) TRUST INCOME	0.03	0.05	0.14	0.22	0.25
6) SERVICE CHARGES ON DEPOSITS*	0.09	0.33	0.51	0.63	0.94
7) OTHER NON-INTEREST INCOME	0.19	0.28	0.53	0.93	0.99
8) SALARIES AND BENEFITS	4.72	2.94	2.46	2.29	1.84
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	1.61	1.34	0.95	0.77	0.50
10) OTHER NON-INTEREST EXPENSE	4.05	1.73	1.38	1.15	0.83
11) TAX EQUIVALENT ADJUSTMENT	0.93	0.70	0.41	0.13	0.06
12) TAX PROVISION	0.64	0.45	0.07	0.03	-0.31
13) RETURN ON ASSETS--OPERATING INCOME	-2.15	-0.84	0.62	0.95	1.63
14) RETURN ON ASSETS--NET INCOME	-2.15	-0.83	0.61	0.95	1.63
15) RETURN ON EQUITY--NET INCOME	-59.67	-12.53	9.36	14.02	18.83
Yields and Rates					
16) EFFECTIVE TAX RATE ON OPERATING INCOME	-0.37	6.80	10.02	22.91	28.30
17) CASH DIVIDEND AS % OF OPERATING INCOME	N/A		10.24	65.50	N/A
18) CAPITAL FORMATION RATIO	-59.67	-14.44	7.56	12.55	18.83
19) OPERATING INCOME PER EMPLOYEE	-9620	-7513	6097	8769	13321
20) NON-INT. INCOME % NON-INT. EXPENSE	7.70	13.20	21.74	26.60	30.59
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.71	12.19	12.60	14.51	15.65
22) YIELD ON LOANS	12.08	13.14	13.84	14.95	18.85
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	3.31	2.20	0.60	0.28	0.27
24) LOAN LOSS PROVISION % AVERAGE LOANS	4.30	1.72	0.74	0.28	0.12
25) YIELD ON INVESTMENT SECURITIES (FTE)	9.34	9.66	10.25	11.21	11.75
26) RATE ON TIME AND SAVINGS DEPOSITS	7.68	8.35	8.86	10.44	11.57
27) RATE ON TOTAL INTEREST FUNDS	8.28	8.60	9.04	10.69	12.08
28) BREAK EVEN YIELD	18.21	13.20	11.83	10.33	8.51
Balance Sheet Data					
29) EARNING ASSETS AS % OF ASSETS	78.89	81.46	82.62	84.44	91.83
30) CASH & DUE (NON-INT) % TOTAL ASSETS	14.06	13.31	10.77	7.25	4.93
31) INVESTMENT SECURITIES % TOTAL ASSETS	8.11	19.89	24.65	28.46	31.73
32) LOANS AS % OF TOTAL ASSETS	39.16	42.03	49.98	52.60	63.55
33) RESERVE AS % OF YEAR-END LOANS	0.39	0.48	0.84	1.26	3.30
34) LOANS AS % OF DEPOSITS*	43.59	52.98	59.49	65.91	74.77
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	25.95	32.07	35.97	37.98	43.47
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	2.98	9.01	15.04	17.01	21.14
37) MONEY MARKET CD'S* % TOTAL ASSETS	1.42	2.47	6.92	11.49	14.29
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	13.05	14.26	22.54	32.96	47.70
39) OTHER TIME DEPOSITS % TOTAL ASSETS	0.41	0.72	1.51	2.74	5.42
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	68.78	78.33	81.89	90.28	90.78
41) BORROWINGS AS % OF TOTAL ASSETS	1.68	4.32	7.71	12.50	23.76
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	3.60	5.08	7.29	9.40	10.92
43) LARGE LIABILITY DEPENDENCE	1.40	6.34	19.11	25.01	46.03
44) EMPLOYEES PER MILLION ASSETS	2.23	1.39	1.22	1.08	0.62
Growth Statistics					
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	N/A	-182.04	19.63	98.91	272.83
46) NET INCOME 1-YEAR	N/A	-182.04	11.29	88.37	187.39
47) AVERAGE ASSETS 1-YEAR	-24.70	-2.43	8.65	24.01	37.46
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	-230.71	-186.63	14.39	N/A	N/A
49) NET INCOME 5-YEARS	-229.83	-185.53	11.51	N/A	N/A
50) AVERAGE ASSETS 5-YEARS	-5.79	31.60	40.16	144.30	N/A
Loan Types % Average Loans					
51) REAL ESTATE--RESIDENTIAL	8.21	10.99	15.38	30.88	35.61
52) REAL ESTATE--OTHER	14.67	15.92	17.55	27.90	46.16
53) COMMERCIAL AND INDUSTRIAL	19.02	24.50	35.61	49.17	57.28
54) AGRICULTURAL	N/A	0.01	0.10	0.13	N/A
55) PERSONAL LOANS	1.32	5.91	15.81	26.90	42.81
56) ALL OTHER LOANS	0.04	0.13	1.12	2.09	3.89
Miscellaneous					
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	68.78	78.33	81.89	90.28	90.78
58) FOREIGN DEPOSITS % TOTAL DEPOSITS					
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	0.15	1.36	2.38	5.66	8.48
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	6.13	8.30	15.27	30.03	37.31

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 12 BANKS IN ALASKA

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	0.00	12.75	11.66	10.35	11.01	10.35
2) INTEREST EXPENSE	0.00	6.40	4.54	5.03	5.64	4.15
3) NET INTEREST MARGIN	0.00	6.34	7.11	5.34	5.32	6.19
4) LOAN LOSS PROVISION	0.00	0.70	0.87	0.26	0.60	0.12
5) TRUST INCOME	0.00	0.00	0.25	0.22	0.10	0.08
6) SERVICE CHARGES ON DEPOSITS*	0.00	0.94	0.63	0.62	0.47	0.39
7) OTHER NON-INTEREST INCOME	0.00	0.93	0.95	0.35	0.31	0.79
8) SALARIES AND BENEFITS	0.00	3.93	4.72	2.36	2.35	2.54
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	0.00	1.61	1.34	0.89	0.91	0.88
10) OTHER NON-INTEREST EXPENSE	0.00	4.05	2.10	1.33	1.43	1.04
11) TAX EQUIVALENT ADJUSTMENT	0.00	0.06	0.35	0.37	0.48	0.73
12) TAX PROVISION	0.00	0.00	0.00	0.07	0.03	0.54
13) RETURN ON ASSETS--OPERATING INCOME	0.00	-2.15	-0.44	0.68	0.46	1.57
14) RETURN ON ASSETS--NET INCOME	0.00	-2.15	-0.44	0.64	0.49	1.57
15) RETURN ON EQUITY--NET INCOME	0.00	-59.67	-5.54	10.00	5.37	14.49
Yields and Rates						
16) EFFECTIVE TAX RATE ON OPERATING INCOME	0.00	0.00	0.00	10.02	8.52	25.60
17) CASH DIVIDEND AS % OF OPERATING INCOME	0.00	0.00	0.00	65.50	15.06	10.24
18) CAPITAL FORMATION RATIO	0.00	-59.67	-5.54	10.00	5.37	13.01
19) OPERATING INCOME PER EMPLOYEE	0	-9620	-2258	6456	6017	12358
20) NON-INT. INCOME % NON-INT. EXPENSE	0.00	19.53	22.57	21.28	15.83	28.27
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	0.00	15.65	14.51	12.59	12.47	12.43
22) YIELD ON LOANS	0.00	18.85	14.95	13.14	13.98	13.60
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.00	2.20	1.08	0.36	1.00	0.27
24) LOAN LOSS PROVISION % AVERAGE LOANS	0.00	1.72	1.36	0.49	1.22	0.27
25) YIELD ON INVESTMENT SECURITIES (FTE)	0.00	9.73	11.36	10.50	10.05	10.76
26) RATE ON TIME AND SAVINGS DEPOSITS	0.00	10.69	9.06	8.47	9.76	8.01
27) RATE ON TOTAL INTEREST FUNDS	0.00	11.51	8.69	8.85	10.12	8.51
28) BREAK EVEN YIELD	0.00	18.21	14.62	10.90	12.58	8.99
Balance Sheet Data						
29) EARNING ASSETS AS % OF ASSETS	0.00	81.46	80.37	82.91	84.13	83.27
30) CASH & DUE (NON-INT) % TOTAL ASSETS	0.00	13.58	7.25	12.80	10.50	10.65
31) INVESTMENT SECURITIES % TOTAL ASSETS	0.00	18.45	8.11	27.36	26.23	27.40
32) LOANS AS % OF TOTAL ASSETS	0.00	39.43	63.55	52.27	46.63	45.88
33) RESERVE AS % OF YEAR-END LOANS	0.00	3.30	0.39	0.70	0.84	1.10
34) LOANS AS % OF DEPOSITS*	0.00	43.59	74.77	57.89	61.10	58.94
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	0.00	37.91	36.98	35.14	34.52	37.69
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	0.00	12.76	18.18	17.01	9.01	15.10
37) MONEY MARKET CD'S* % TOTAL ASSETS	0.00	2.25	11.49	11.52	3.87	9.31
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	0.00	36.14	13.95	17.84	30.43	13.65
39) OTHER TIME DEPOSITS % TOTAL ASSETS	0.00	1.36	4.37	1.67	0.78	1.78
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	0.00	90.43	84.99	90.28	78.48	77.57
41) BORROWINGS AS % OF TOTAL ASSETS	0.00	5.03	4.32	2.44	10.94	10.04
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	0.00	3.60	7.96	6.46	8.00	10.88
43) LARGE LIABILITY DEPENDENCE	0.00	18.82	5.73	19.40	25.01	3.87
44) EMPLOYEES PER MILLION ASSETS	0.00	2.23	1.95	1.09	1.13	1.27
Growth Statistics						
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	0.00		-182.04	98.91	0.60	19.63
46) NET INCOME 1-YEAR	0.00		-182.04	125.97		18.83
47) AVERAGE ASSETS 1-YEAR	0.00	-24.70	-3.67	9.68	7.93	16.69
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	0.00	-162.84	-186.63	65.76	-3.92	34.00
49) NET INCOME 5-YEARS	0.00	-178.03	-185.53	55.35	-13.44	32.71
50) AVERAGE ASSETS 5-YEARS	0.00	144.30	33.76	43.99	41.41	29.62
Loan Types % Average Loans						
51) REAL ESTATE--RESIDENTIAL	0.00	8.21	20.94	33.49	12.97	12.32
52) REAL ESTATE--OTHER	0.00	21.18	14.67	15.93	27.29	21.91
53) COMMERCIAL AND INDUSTRIAL	0.00	50.35	26.39	26.55	38.32	37.84
54) AGRICULTURAL	0.00	0.00	0.13	0.00	0.05	0.00
55) PERSONAL LOANS	0.00	11.55	30.15	10.10	14.22	24.26
56) ALL OTHER LOANS	0.00	0.04	0.64	0.36	1.14	3.63
Miscellaneous						
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	0.00	90.43	84.99	90.28	78.48	77.57
58) FOREIGN DEPOSITS % TOTAL DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.00
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	0.00	0.15	0.34	2.21	2.56	3.47
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	0.00	12.52	6.13	9.89	30.03	11.95

* DOMESTIC ONLY

Arizona

PROFIT DISTRIBUTION PROFILE 1980 ARIZONA BASED ON 24 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	3.31	10.22	10.85	11.62	12.42
2) INTEREST EXPENSE	6.44	6.18	5.53	4.65	1.57
3) NET INTEREST MARGIN	1.74	4.54	5.30	6.04	7.78
4) LOAN LOSS PROVISION	1.57	0.49	0.29	0.14	0.05
5) TRUST INCOME	N/A	0.07	0.11	0.18	N/A
6) SERVICE CHARGES ON DEPOSITS*	0.04	0.21	0.42	0.53	0.87
7) OTHER NON-INTEREST INCOME	0.08	0.13	0.23	0.38	1.07
8) SALARIES AND BENEFITS	3.60	2.79	2.28	1.77	1.49
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	1.12	0.96	0.63	0.48	0.22
10) OTHER NON-INTEREST EXPENSE	3.46	1.89	1.43	1.14	0.74
11) TAX EQUIVALENT ADJUSTMENT	2.23	0.57	0.34	0.26	0.01
12) TAX PROVISION	0.72	0.56	0.38	0.09	0.01
13) RETURN ON ASSETS--OPERATING INCOME	-2.19	0.08	0.94	1.09	1.35
14) RETURN ON ASSETS--NET INCOME	-2.19	0.08	0.92	1.09	1.41
15) RETURN ON EQUITY--NET INCOME	-7.52	0.39	12.40	20.73	27.39
Yields and Rates					
16) EFFECTIVE TAX RATE ON OPERATING INCOME	10.02	10.81	29.74	36.56	44.65
17) CASH DIVIDEND AS % OF OPERATING INCOME	12.38	25.10	27.57	34.81	46.06
18) CAPITAL FORMATION RATIO	-7.52	0.39	10.58	14.02	24.00
19) OPERATING INCOME PER EMPLOYEE	-9777	533	5246	7379	9597
20) NON-INT. INCOME % NON-INT. EXPENSE	5.11	11.57	15.82	22.06	37.03
21) TAX EQUIVALENT YIELD ON EARNING ASSETS		11.97	12.48	13.64	15.35
22) YIELD ON LOANS	9.95	12.52	13.22	14.27	15.28
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	2.03	0.61	0.34	0.10	0.05
24) LOAN LOSS PROVISION % AVERAGE LOANS	2.66	0.99	0.56	0.23	0.09
25) YIELD ON INVESTMENT SECURITIES (FTE)	3.52	8.33	9.67	10.59	15.12
26) RATE ON TIME AND SAVINGS DEPOSITS	3.39	8.45	9.16	9.53	9.98
27) RATE ON TOTAL INTEREST FUNDS	3.39	8.48	9.22	9.75	10.07
28) BREAK EVEN YIELD		12.04	10.81	9.65	6.25
Balance Sheet Data					
29) EARNING ASSETS AS % OF ASSETS		80.78	86.29	88.81	91.94
30) CASH & DUE (NON-INT) % TOTAL ASSETS	16.07	11.68	9.29	6.96	4.78
31) INVESTMENT SECURITIES % TOTAL ASSETS	4.83	9.51	17.68	21.67	24.32
32) LOANS AS % OF TOTAL ASSETS	10.07	53.41	59.72	62.58	64.86
33) RESERVE AS % OF YEAR-END LOANS	0.23	0.52	0.77	1.10	1.48
34) LOANS AS % OF DEPOSITS*	14.73	62.68	67.45	72.31	76.08
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	17.78	22.15	29.95	34.71	38.63
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	5.29	11.41	18.14	20.90	23.01
37) MONEY MARKET CD'S* % TOTAL ASSETS	6.10	12.58	16.09	22.28	25.83
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	3.29	9.84	13.77	19.98	29.49
39) OTHER TIME DEPOSITS % TOTAL ASSETS	0.97	2.94	6.70	9.14	12.46
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	65.19	82.96	86.76	90.60	92.55
41) BORROWINGS AS % OF TOTAL ASSETS	0.35	0.58	1.47	5.13	7.32
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	4.01	4.80	7.50	12.62	
43) LARGE LIABILITY DEPENDENCE	0.00	0.00	3.33	14.31	22.79
44) EMPLOYEES PER MILLION ASSETS	2.72	2.32	1.78	1.24	1.00
Growth Statistics					
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	-87.50	-19.74	8.82	38.48	N/A
46) NET INCOME 1-YEAR	-87.50	-16.64	13.67	75.00	N/A
47) AVERAGE ASSETS 1-YEAR	-4.26	10.95	23.31	44.88	75.67
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	134.45	165.04	275.74	N/A	N/A
49) NET INCOME 5-YEARS	124.16	160.67	280.39	N/A	N/A
50) AVERAGE ASSETS 5-YEARS	24.07	74.34	93.56	110.34	257.32
Loan Types % Average Loans					
51) REAL ESTATE--RESIDENTIAL	5.10	13.75	20.57	27.05	44.05
52) REAL ESTATE--OTHER	3.87	4.68	9.76	21.03	27.62
53) COMMERCIAL AND INDUSTRIAL	12.07	20.02	26.91	41.82	65.68
54) AGRICULTURAL	0.16	0.29	1.60	7.07	9.55
55) PERSONAL LOANS	7.01	16.10	25.77	33.89	51.74
56) ALL OTHER LOANS	0.03	0.23	0.95	2.90	5.70
Miscellaneous					
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	65.19	83.07	86.76	90.60	92.55
58) FOREIGN DEPOSITS % TOTAL DEPOSITS	0.00	0.00	0.00	0.00	0.34
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	0.08	0.39	0.78	1.38	4.75
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	0.53	1.79	6.43	9.81	14.72

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 24 BANKS IN ARIZONA

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	10.22	10.98	11.33	11.62	11.07	10.50
2) INTEREST EXPENSE	4.65	5.60	4.41	6.35	5.62	5.70
3) NET INTEREST MARGIN	5.56	5.68	6.91	5.27	5.34	4.71
4) LOAN LOSS PROVISION	1.03	0.44	0.33	0.00	0.11	0.23
5) TRUST INCOME	0.00	0.00	0.00	0.00	0.11	0.11
6) SERVICE CHARGES ON DEPOSITS*	0.52	0.32	0.62	0.51	0.47	0.36
7) OTHER NON-INTEREST INCOME	0.13	0.22	0.18	0.10	1.07	0.34
8) SALARIES AND BENEFITS	2.86	2.35	2.74	2.21	2.43	1.89
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	1.02	0.55	0.73	0.96	0.70	0.58
10) OTHER NON-INTEREST EXPENSE	2.41	1.44	1.71	1.84	1.78	1.00
11) TAX EQUIVALENT ADJUSTMENT	0.00	0.29	0.13	0.00	0.33	0.56
12) TAX PROVISION	0.00	0.34	0.64	0.38	0.53	0.22
13) RETURN ON ASSETS--OPERATING INCOME	-1.65	0.93	1.40	0.47	1.09	1.01
14) RETURN ON ASSETS--NET INCOME	-1.65	0.89	1.40	0.86	1.09	0.98
15) RETURN ON EQUITY--NET INCOME	-6.39	10.10	20.64	56.23	21.70	18.71
Yields and Rates						
16) EFFECTIVE TAX RATE ON OPERATING INCOME	0.00	30.89	31.81	44.65	32.77	17.11
17) CASH DIVIDEND AS % OF OPERATING INCOME	0.00	26.15	34.81	0.00	42.99	27.37
18) CAPITAL FORMATION RATIO	-6.39	9.29	16.76	56.23	12.36	13.65
19) OPERATING INCOME PER EMPLOYEE	-6846	5076	6385	2993	6653	8727
20) NON-INT. INCOME % NON-INT. EXPENSE	11.84	14.52	15.71	12.22	37.03	24.72
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	13.05	12.55	13.23	13.00	12.62	12.32
22) YIELD ON LOANS	14.18	12.70	13.78	15.30	13.23	13.06
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	3.34	0.42	0.43	0.75	0.16	0.28
24) LOAN LOSS PROVISION % AVERAGE LOANS	2.03	0.73	0.52	0.00	0.17	0.41
25) YIELD ON INVESTMENT SECURITIES (FTE)	6.92	9.50	9.93	7.10	10.41	10.52
26) RATE ON TIME AND SAVINGS DEPOSITS	9.30	9.07	7.73	9.50	9.55	9.05
27) RATE ON TOTAL INTEREST FUNDS	9.53	9.00	7.79	10.77	9.75	9.29
28) BREAK EVEN YIELD	16.17	11.88	10.67	12.04	10.38	10.20
Balance Sheet Data						
29) EARNING ASSETS AS % OF ASSETS	78.27	87.43	85.84	89.37	88.14	86.29
30) CASH & DUE (NON-INT) % TOTAL ASSETS	15.09	7.76	9.63	6.96	7.48	9.41
31) INVESTMENT SECURITIES % TOTAL ASSETS	9.51	17.48	13.89	23.01	19.39	21.17
32) LOANS AS % OF TOTAL ASSETS	45.04	55.05	62.50	63.75	60.57	62.02
33) RESERVE AS % OF YEAR-END LOANS	0.87	0.57	0.72	1.41	0.88	1.12
34) LOANS AS % OF DEPOSITS*	62.68	64.13	68.58	75.84	67.29	72.12
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	22.15	25.95	34.83	37.54	33.93	29.01
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	11.30	20.88	26.50	9.54	18.25	16.82
37) MONEY MARKET CD'S* % TOTAL ASSETS	12.58	22.28	15.58	8.44	13.83	17.01
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	19.98	12.71	6.21	21.57	15.20	16.06
39) OTHER TIME DEPOSITS % TOTAL ASSETS	1.42	3.33	8.00	6.94	9.14	6.88
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	68.36	87.68	91.14	84.06	90.02	84.83
41) BORROWINGS AS % OF TOTAL ASSETS	0.00	0.97	0.58	5.13	0.92	6.93
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	31.25	11.11	6.99	1.53	4.56	5.07
43) LARGE LIABILITY DEPENDENCE	2.54	0.00	0.00	22.79	4.13	14.28
44) EMPLOYEES PER MILLION ASSETS	2.41	1.65	2.18	1.59	1.52	1.10
Growth Statistics						
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	-86.60	1.56	155.75	1.16	8.82	12.28
46) NET INCOME 1-YEAR	-83.15	4.73	156.06	82.98	11.09	15.42
47) AVERAGE ASSETS 1-YEAR	16.35	44.88	28.56	-2.81	15.00	21.06
48) INCOME BEFORE SECURITY TRANS. 5-YEARS		297.14		177.22	279.19	219.03
49) NET INCOME 5-YEARS		297.14			280.39	210.02
50) AVERAGE ASSETS 5-YEARS		98.05	187.38		93.56	74.88
Loan Types % Average Loans						
51) REAL ESTATE--RESIDENTIAL	12.65	24.69	15.58	8.07	14.32	22.77
52) REAL ESTATE--OTHER	6.46	4.84	9.40	22.67	21.03	10.01
53) COMMERCIAL AND INDUSTRIAL	63.41	22.49	28.54	17.04	22.30	23.94
54) AGRICULTURAL	7.76	1.41	0.29	0.28	1.93	3.32
55) PERSONAL LOANS	17.81	26.96	43.23	51.74	18.29	27.46
56) ALL OTHER LOANS	1.07	0.34	3.01	0.14	0.89	4.30
Miscellaneous						
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	68.36	87.68	91.14	84.06	90.02	84.98
58) FOREIGN DEPOSITS % TOTAL DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.17
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	9.85	0.52	0.61	2.16	1.21	1.23
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	5.82	7.27	1.59	14.72	6.43	4.65

* DOMESTIC ONLY

PROFIT DISTRIBUTION PROFILE 1980 ARKANSAS BASED ON 260 BANKS

Operating Performance—% of Assets

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
1) INTEREST INCOME (FTE)	8.83	9.32	9.68	9.97	10.33
2) INTEREST EXPENSE	6.01	5.72	5.29	4.79	4.10
3) NET INTEREST MARGIN	3.62	3.98	4.34	4.79	5.47
4) LOAN LOSS PROVISION	0.55	0.28	0.16	0.07	0.03
5) TRUST INCOME	0.01	0.02	0.03	0.08	0.14
6) SERVICE CHARGES ON DEPOSITS*	0.13	0.19	0.28	0.42	0.58
7) OTHER NON-INTEREST INCOME	0.05	0.08	0.16	0.26	0.44
8) SALARIES AND BENEFITS	2.05	1.68	1.43	1.23	1.06
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	0.68	0.53	0.39	0.27	0.19
10) OTHER NON-INTEREST EXPENSE	1.32	1.04	0.85	0.67	0.54
11) TAX EQUIVALENT ADJUSTMENT	1.08	0.86	0.67	0.45	0.27
12) TAX PROVISION	0.50	0.32	0.16	0.05	0.01
13) RETURN ON ASSETS--OPERATING INCOME	0.51	0.86	1.11	1.43	1.74
14) RETURN ON ASSETS--NET INCOME	0.52	0.86	1.11	1.40	1.77
15) RETURN ON EQUITY--NET INCOME	7.00	9.55	12.77	14.99	17.43

Yields and Rates

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
16) EFFECTIVE TAX RATE ON OPERATING INCOME	0.64	4.65	10.80	19.72	27.12
17) CASH DIVIDEND AS % OF OPERATING INCOME	5.88	10.28	17.92	27.58	41.15
18) CAPITAL FORMATION RATIO	4.69	7.45	10.68	12.88	14.99
19) OPERATING INCOME PER EMPLOYEE	4000	7981	11000	15333	21769
20) NON-INT. INCOME % NON-INT. EXPENSE	8.40	13.19	19.10	25.26	28.98
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	9.88	10.53	10.96	11.36	11.90
22) YIELD ON LOANS	9.87	10.48	10.98	11.63	12.13
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.83	0.45	0.20	0.06	-0.01
24) LOAN LOSS PROVISION % AVERAGE LOANS	0.93	0.55	0.31	0.15	0.08
25) YIELD ON INVESTMENT SECURITIES (FTE)	8.37	8.90	9.60	10.19	10.76
26) RATE ON TIME AND SAVINGS DEPOSITS	7.33	7.72	8.20	8.58	9.00
27) RATE ON TOTAL INTEREST FUNDS	7.32	7.71	8.22	8.70	9.16
28) BREAK EVEN YIELD	10.18	9.37	8.68	7.82	7.29

Balance Sheet Data

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
29) EARNING ASSETS AS % OF ASSETS	83.40	86.41	88.75	90.90	92.66
30) CASH & DUE (NON-INT) % TOTAL ASSETS	11.86	9.51	7.68	6.19	5.34
31) INVESTMENT SECURITIES % TOTAL ASSETS	17.16	22.91	30.24	38.71	48.67
32) LOANS AS % OF TOTAL ASSETS	33.09	44.47	51.44	58.80	63.84
33) RESERVE AS % OF YEAR-END LOANS	0.36	0.62	0.89	1.11	1.34
34) LOANS AS % OF DEPOSITS*	38.69	49.98	59.59	66.80	71.64
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	19.77	22.13	25.44	29.79	35.02
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	10.04	12.93	15.54	18.08	21.03
37) MONEY MARKET CD'S* % TOTAL ASSETS	15.21	18.02	21.72	25.25	27.63
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	3.76	5.33	8.05	11.63	16.07
39) OTHER TIME DEPOSITS % TOTAL ASSETS	8.35	11.38	15.49	19.56	24.35
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	83.25	87.03	89.22	90.24	91.33
41) BORROWINGS AS % OF TOTAL ASSETS	0.17	0.37	1.00	2.42	5.44
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	6.48	7.62	8.91	10.41	12.54
43) LARGE LIABILITY DEPENDENCE	0.00	0.00	3.53	8.36	12.43
44) EMPLOYEES PER MILLION ASSETS	1.41	1.18	1.00	0.86	0.71

Growth Statistics

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	-38.25	-12.90	6.93	29.88	67.29
46) NET INCOME 1-YEAR	-33.69	-10.63	10.36	36.03	66.66
47) AVERAGE ASSETS 1-YEAR	5.06	9.67	15.04	19.20	24.68
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	-11.81	27.02	67.45	117.50	231.16
49) NET INCOME 5-YEARS	-11.92	20.77	56.66	98.72	209.14
50) AVERAGE ASSETS 5-YEARS	27.30	36.91	50.79	63.76	78.62

Loan Types % Average Loans

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
51) REAL ESTATE--RESIDENTIAL	6.15	10.18	16.07	24.87	32.31
52) REAL ESTATE--OTHER	6.12	11.57	17.71	24.36	32.31
53) COMMERCIAL AND INDUSTRIAL	7.67	14.02	23.09	32.03	41.20
54) AGRICULTURAL	0.73	2.67	7.22	16.25	30.92
55) PERSONAL LOANS	9.39	12.61	17.05	23.11	28.54
56) ALL OTHER LOANS	0.14	0.44	1.38	3.70	8.04

Miscellaneous

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	83.25	87.03	89.22	90.24	91.33
58) FOREIGN DEPOSITS % TOTAL DEPOSITS					
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	0.97	1.55	2.22	3.55	4.78
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	3.54	4.63	5.98	8.60	12.37

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 260 BANKS IN ARKANSAS

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	9.41	9.64	9.78	9.71	9.81	9.70
2) INTEREST EXPENSE	4.77	5.26	5.48	5.44	5.67	5.80
3) NET INTEREST MARGIN	4.48	4.38	4.37	4.23	4.10	3.90
4) LOAN LOSS PROVISION	0.21	0.20	0.13	0.13	0.16	0.25
5) TRUST INCOME	0.01	0.04	0.02	0.03	0.12	0.13
6) SERVICE CHARGES ON DEPOSITS*	0.26	0.29	0.25	0.33	0.36	0.30
7) OTHER NON-INTEREST INCOME	0.13	0.12	0.17	0.18	0.19	0.94
8) SALARIES AND BENEFITS	1.66	1.48	1.32	1.40	1.62	1.95
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	0.41	0.39	0.34	0.40	0.54	0.95
10) OTHER NON-INTEREST EXPENSE	1.01	0.88	0.79	0.77	0.93	1.32
11) TAX EQUIVALENT ADJUSTMENT	0.48	0.62	0.73	0.71	0.54	0.31
12) TAX PROVISION	0.20	0.15	0.15	0.22	0.12	0.02
13) RETURN ON ASSETS--OPERATING INCOME	1.21	1.10	1.17	1.14	0.85	0.46
14) RETURN ON ASSETS--NET INCOME	1.24	1.09	1.16	1.14	0.84	0.46
15) RETURN ON EQUITY--NET INCOME	10.32	12.59	13.15	13.47	12.71	8.02
Yields and Rates						
16) EFFECTIVE TAX RATE ON OPERATING INCOME	10.87	9.86	10.35	17.62	12.89	5.76
17) CASH DIVIDEND AS % OF OPERATING INCOME	19.17	16.22	16.17	17.99	22.13	41.60
18) CAPITAL FORMATION RATIO	9.10	10.79	10.92	11.19	10.32	4.69
19) OPERATING INCOME PER EMPLOYEE	9818	11027	13099	12009	7815	3668
20) NON-INT. INCOME % NON-INT. EXPENSE	14.07	17.60	19.40	21.76	22.98	32.60
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	10.58	10.78	11.04	11.06	11.49	12.22
22) YIELD ON LOANS	10.40	10.76	11.08	11.22	11.71	12.31
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.20	0.20	0.16	0.13	0.24	0.45
24) LOAN LOSS PROVISION % AVERAGE LOANS	0.45	0.38	0.24	0.23	0.30	0.49
25) YIELD ON INVESTMENT SECURITIES (FTE)	8.90	9.27	9.99	9.81	9.70	10.41
26) RATE ON TIME AND SAVINGS DEPOSITS	7.99	8.00	8.23	8.33	8.45	8.36
27) RATE ON TOTAL INTEREST FUNDS	7.97	8.01	8.28	8.40	9.20	9.83
28) BREAK EVEN YIELD	8.33	8.66	8.46	8.71	9.59	11.21
Balance Sheet Data						
29) EARNING ASSETS AS % OF ASSETS	90.08	89.40	88.85	88.16	84.62	79.39
30) CASH & DUE (NON-INT) % TOTAL ASSETS	7.69	7.32	7.56	7.66	11.04	14.34
31) INVESTMENT SECURITIES % TOTAL ASSETS	33.33	30.43	31.56	32.03	22.40	17.16
32) LOANS AS % OF TOTAL ASSETS	45.53	51.11	53.12	52.69	55.49	50.66
33) RESERVE AS % OF YEAR-END LOANS	0.85	0.86	0.92	0.79	0.95	1.11
34) LOANS AS % OF DEPOSITS*	49.98	57.53	59.59	59.52	66.64	68.79
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	28.42	24.66	24.03	25.73	27.64	32.18
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	13.39	15.03	15.89	16.89	15.30	13.57
37) MONEY MARKET CD'S* % TOTAL ASSETS	21.65	23.06	21.48	21.09	16.49	10.13
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	8.29	7.21	7.77	9.66	13.01	10.60
39) OTHER TIME DEPOSITS % TOTAL ASSETS	15.67	16.75	15.38	15.49	8.75	7.15
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	87.37	89.65	89.45	89.02	84.02	73.65
41) BORROWINGS AS % OF TOTAL ASSETS	0.90	0.59	0.62	1.07	6.14	17.41
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	11.24	9.30	8.66	8.36	7.09	5.74
43) LARGE LIABILITY DEPENDENCE	0.54	1.86	3.50	8.07	7.66	10.01
44) EMPLOYEES PER MILLION ASSETS	1.26	1.01	0.92	0.93	1.07	1.25
Growth Statistics						
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	1.65	2.54	7.07	8.76	25.69	12.48
46) NET INCOME 1-YEAR	4.23	7.28	8.19	12.98	28.95	11.40
47) AVERAGE ASSETS 1-YEAR	11.49	15.60	15.80	14.92	13.37	5.21
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	57.05	67.46	75.86	52.56	70.50	17.86
49) NET INCOME 5-YEARS	50.00	54.38	64.60	46.58	63.28	17.88
50) AVERAGE ASSETS 5-YEARS	36.91	49.59	54.72	53.52	46.47	30.05
Loan Types % Average Loans						
51) REAL ESTATE--RESIDENTIAL	11.89	17.30	18.06	18.20	12.72	7.88
52) REAL ESTATE--OTHER	12.53	16.63	18.88	21.76	17.89	19.63
53) COMMERCIAL AND INDUSTRIAL	30.65	20.90	22.48	23.16	36.33	30.31
54) AGRICULTURAL	11.78	9.02	6.82	3.60	2.06	2.02
55) PERSONAL LOANS	14.65	18.20	16.78	16.50	20.54	28.54
56) ALL OTHER LOANS	0.99	1.09	1.05	1.72	3.58	11.38
Miscellaneous						
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	87.37	89.65	89.45	89.02	84.02	73.65
58) FOREIGN DEPOSITS % TOTAL DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.00
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	2.21	2.56	2.23	1.82	1.84	2.32
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	8.61	5.83	5.70	6.12	5.54	5.16

* DOMESTIC ONLY

PROFIT DISTRIBUTION PROFILE 1980 CALIFORNIA BASED ON 281 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	7.32	10.38	11.23	12.09	13.05
2) INTEREST EXPENSE	6.32	5.55	4.69	3.57	1.76
3) NET INTEREST MARGIN	3.66	5.20	6.29	7.43	8.44
4) LOAN LOSS PROVISION	0.77	0.45	0.28	0.15	0.11
5) TRUST INCOME	0.04	0.10	0.15	0.20	0.48
6) SERVICE CHARGES ON DEPOSITS*	0.04	0.16	0.33	0.63	0.90
7) OTHER NON-INTEREST INCOME	0.03	0.11	0.25	0.43	0.67
8) SALARIES AND BENEFITS	3.61	3.08	2.62	1.97	1.35
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	1.28	0.98	0.73	0.49	0.31
10) OTHER NON-INTEREST EXPENSE	3.07	2.35	1.83	1.24	0.83
11) TAX EQUIVALENT ADJUSTMENT	0.72	0.51	0.33	0.16	0.06
12) TAX PROVISION	1.37	0.85	0.45	0.16	0.05
13) RETURN ON ASSETS--OPERATING INCOME	-1.21	0.45	0.94	1.35	1.66
14) RETURN ON ASSETS--NET INCOME	-1.30	0.45	0.92	1.34	1.66
15) RETURN ON EQUITY--NET INCOME	-4.38	2.89	11.02	16.09	21.74
Yields and Rates					
16) EFFECTIVE TAX RATE ON OPERATING INCOME	9.52	16.30	33.74	42.25	46.66
17) CASH DIVIDEND AS % OF OPERATING INCOME	0.46	7.06	18.53	31.12	46.16
18) CAPITAL FORMATION RATIO	-4.38	2.71	9.45	14.96	20.24
19) OPERATING INCOME PER EMPLOYEE	-5142	2437	5666	9204	14361
20) NON-INT. INCOME % NON-INT. EXPENSE	2.82	8.71	14.12	19.82	24.95
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	9.10	12.08	13.29	14.34	15.37
22) YIELD ON LOANS	10.14	12.78	13.79	15.10	16.08
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.00	0.50	0.26	0.11	0.03
24) LOAN LOSS PROVISION % AVERAGE LOANS	1.43	0.80	0.47	0.28	0.19
25) YIELD ON INVESTMENT SECURITIES (FTE)	7.50	8.94	9.81	10.54	11.39
26) RATE ON TIME AND SAVINGS DEPOSITS	4.97	7.79	8.59	9.45	10.43
27) RATE ON TOTAL INTEREST FUNDS	4.99	7.89	8.66	9.49	10.51
28) BREAK EVEN YIELD	14.49	12.67	11.25	9.84	7.70
Balance Sheet Data					
29) EARNING ASSETS AS % OF ASSETS	75.77	82.21	85.22	88.31	90.26
30) CASH & DUE (NON-INT) % TOTAL ASSETS	15.76	12.11	9.12	6.81	5.53
31) INVESTMENT SECURITIES % TOTAL ASSETS	5.15	8.94	13.88	19.23	24.17
32) LOANS AS % OF TOTAL ASSETS	36.14	51.17	59.93	64.43	68.36
33) RESERVE AS % OF YEAR-END LOANS	0.30	0.56	0.83	1.05	1.44
34) LOANS AS % OF DEPOSITS*	49.32	62.90	68.82	74.56	79.31
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	20.33	26.00	32.63	38.76	43.28
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	8.09	13.03	18.18	22.72	27.47
37) MONEY MARKET CD'S* % TOTAL ASSETS	3.61	5.32	8.73	13.53	16.96
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	5.73	10.23	17.17	24.05	33.34
39) OTHER TIME DEPOSITS % TOTAL ASSETS	0.47	1.12	2.81	5.58	8.57
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	62.04	77.84	87.45	89.99	91.40
41) BORROWINGS AS % OF TOTAL ASSETS	0.29	0.70	1.40	3.02	7.42
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	5.48	6.43	8.42	14.83	33.30
43) LARGE LIABILITY DEPENDENCE	0.00	0.00	8.29	17.04	28.99
44) EMPLOYEES PER MILLION ASSETS	2.75	2.12	1.69	1.20	0.90
Growth Statistics					
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	-64.43	-11.59	12.75	37.32	108.77
46) NET INCOME 1-YEAR	-69.87	-9.60	12.56	38.81	115.30
47) AVERAGE ASSETS 1-YEAR	6.36	15.26	26.46	48.66	87.10
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	37.21	81.06	213.43	N/A	N/A
49) NET INCOME 5-YEARS	18.08	81.48	202.86	N/A	N/A
50) AVERAGE ASSETS 5-YEARS	35.99	65.00	108.44	208.75	322.53
Loan Types % Average Loans					
51) REAL ESTATE--RESIDENTIAL	2.33	5.35	13.19	21.40	31.70
52) REAL ESTATE--OTHER	1.83	6.79	13.38	21.85	30.91
53) COMMERCIAL AND INDUSTRIAL	14.04	20.74	30.39	43.22	61.28
54) AGRICULTURAL	0.07	0.26	0.97	3.67	13.64
55) PERSONAL LOANS	7.88	11.63	20.45	29.78	39.34
56) ALL OTHER LOANS	0.07	0.25	0.78	3.61	8.01
Miscellaneous					
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	63.98	78.72	87.58	89.99	91.40
58) FOREIGN DEPOSITS % TOTAL DEPOSITS					
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	0.04	0.08	0.25	0.61	1.22
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	1.26	3.40	6.43	9.37	12.57

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 281 BANKS IN CALIFORNIA

Operating Performance—% of Assets

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
1) INTEREST INCOME (FTE)	8.14	11.33	11.58	11.81	11.25	10.67
2) INTEREST EXPENSE	1.78	4.10	4.71	4.94	5.02	6.78
3) NET INTEREST MARGIN	5.56	6.78	6.99	6.82	6.13	3.90
4) LOAN LOSS PROVISION	0.23	0.32	0.29	0.32	0.20	0.25
5) TRUST INCOME	0.00	0.16	1.08	0.50	0.14	0.14
6) SERVICE CHARGES ON DEPOSITS*	0.24	0.43	0.38	0.40	0.36	0.21
7) OTHER NON-INTEREST INCOME	0.08	0.19	0.24	0.22	0.33	0.42
8) SALARIES AND BENEFITS	3.03	2.91	2.63	2.43	2.59	1.78
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	1.02	0.79	0.70	0.67	0.71	0.53
10) OTHER NON-INTEREST EXPENSE	3.07	2.17	1.83	1.64	1.41	0.95
11) TAX EQUIVALENT ADJUSTMENT	0.36	0.15	0.31	0.31	0.42	0.35
12) TAX PROVISION	0.12	0.22	0.59	0.67	0.47	0.25
13) RETURN ON ASSETS--OPERATING INCOME	-1.41	0.92	1.03	1.18	1.11	0.56
14) RETURN ON ASSETS--NET INCOME	-1.41	0.95	1.01	1.17	1.02	0.57
15) RETURN ON EQUITY--NET INCOME	-3.79	7.44	13.25	14.98	15.49	12.91

Yields and Rates

	1	2	3	4	5	6
16) EFFECTIVE TAX RATE ON OPERATING INCOME	11.00	23.93	37.57	40.99	32.78	26.45
17) CASH DIVIDEND AS % OF OPERATING INCOME	0.00	15.46	14.81	11.07	19.59	27.51
18) CAPITAL FORMATION RATIO	-3.79	7.44	11.35	12.44	13.35	8.57
19) OPERATING INCOME PER EMPLOYEE	-3736	4618	7021	7212	7897	5876
20) NON-INT. INCOME % NON-INT. EXPENSE	5.51	12.12	14.34	13.63	18.99	21.76
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	9.95	13.57	13.57	13.59	12.76	12.67
22) YIELD ON LOANS	11.99	14.12	14.04	14.33	13.54	13.42
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.85	0.28	0.25	0.31	0.24	0.34
24) LOAN LOSS PROVISION % AVERAGE LOANS	0.56	0.61	0.46	0.53	0.34	0.40
25) YIELD ON INVESTMENT SECURITIES (FTE)	8.37	9.63	9.98	10.07	10.00	9.64
26) RATE ON TIME AND SAVINGS DEPOSITS	5.79	8.24	8.72	8.88	8.81	9.83
27) RATE ON TOTAL INTEREST FUNDS	5.53	8.37	8.78	8.93	8.88	10.26
28) BREAK EVEN YIELD	12.33	11.98	11.09	11.26	10.64	11.37

Balance Sheet Data

	1	2	3	4	5	6
29) EARNING ASSETS AS % OF ASSETS	78.49	84.54	85.57	86.28	88.25	85.06
30) CASH & DUE (NON-INT) % TOTAL ASSETS	10.48	9.43	9.22	9.00	7.63	8.82
31) INVESTMENT SECURITIES % TOTAL ASSETS	8.92	12.13	13.99	12.47	18.06	15.22
32) LOANS AS % OF TOTAL ASSETS	41.79	57.55	61.62	63.83	60.62	63.53
33) RESERVE AS % OF YEAR-END LOANS	0.42	0.67	0.78	0.86	0.98	0.98
34) LOANS AS % OF DEPOSITS*	59.17	67.43	69.57	71.35	67.76	75.53
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	29.42	33.40	34.55	32.79	35.21	26.12
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	14.52	18.74	20.61	16.41	20.08	12.60
37) MONEY MARKET CD'S* % TOTAL ASSETS	8.60	11.29	9.63	8.28	8.35	5.12
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	9.45	14.92	16.92	22.02	19.17	20.57
39) OTHER TIME DEPOSITS % TOTAL ASSETS	0.81	2.21	3.23	2.66	3.90	3.13
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	65.11	84.96	88.94	89.85	89.32	82.63
41) BORROWINGS AS % OF TOTAL ASSETS	1.03	1.11	1.22	1.33	1.48	5.39
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	33.60	12.20	8.01	7.64	6.38	4.89
43) LARGE LIABILITY DEPENDENCE	0.00	0.00	9.89	15.24	10.15	32.67
44) EMPLOYEES PER MILLION ASSETS	2.77	1.77	1.65	1.52	1.49	1.06

Growth Statistics

	1	2	3	4	5	6
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	-85.29	17.62	21.28	13.16	13.44	-0.56
46) NET INCOME 1-YEAR	-79.41	17.62	22.68	13.24	13.28	-1.03
47) AVERAGE ASSETS 1-YEAR	-11.59	48.99	33.43	26.56	24.96	18.26
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	8.98	137.70	199.27	266.34	317.57	104.16
49) NET INCOME 5-YEARS	18.51	127.74	166.47	288.72	295.90	101.76
50) AVERAGE ASSETS 5-YEARS	22.25	105.03	138.05	131.43	97.36	89.16

Loan Types % Average Loans

	1	2	3	4	5	6
51) REAL ESTATE--RESIDENTIAL	10.24	13.36	15.03	11.11	12.84	16.81
52) REAL ESTATE--OTHER	4.84	11.49	12.57	12.92	21.16	14.01
53) COMMERCIAL AND INDUSTRIAL	42.53	34.29	25.78	30.21	29.64	27.46
54) AGRICULTURAL	2.37	1.00	0.33	0.51	0.60	0.98
55) PERSONAL LOANS	15.22	16.52	18.93	18.39	24.47	17.61
56) ALL OTHER LOANS	0.76	1.07	0.64	0.51	0.80	4.22

Miscellaneous

	1	2	3	4	5	6
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	65.11	84.96	88.94	89.85	89.34	83.59
58) FOREIGN DEPOSITS % TOTAL DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.58
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	0.10	0.23	0.21	0.17	0.41	0.55
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	6.86	4.26	6.43	6.10	6.78	6.69

* DOMESTIC ONLY

Colorado

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1980 COLORADO BASED ON 323 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance--% of Assets					
1) INTEREST INCOME (FTE)	9.71	10.42	10.99	11.50	12.10
2) INTEREST EXPENSE	6.04	5.48	4.66	3.92	3.13
3) NET INTEREST MARGIN	4.71	5.52	6.22	6.88	7.65
4) LOAN LOSS PROVISION	0.73	0.44	0.27	0.15	0.07
5) TRUST INCOME	0.02	0.05	0.18	0.26	0.35
6) SERVICE CHARGES ON DEPOSITS*	0.17	0.29	0.49	0.77	1.19
7) OTHER NON-INTEREST INCOME	0.09	0.16	0.29	0.51	0.88
8) SALARIES AND BENEFITS	3.00	2.48	2.10	1.72	1.34
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	1.14	0.82	0.58	0.39	0.28
10) OTHER NON-INTEREST EXPENSE	2.37	1.91	1.48	1.12	0.88
11) TAX EQUIVALENT ADJUSTMENT	0.93	0.70	0.53	0.36	0.18
12) TAX PROVISION	1.23	0.91	0.60	0.25	0.07
13) RETURN ON ASSETS--OPERATING INCOME	0.62	1.17	1.56	1.96	2.28
14) RETURN ON ASSETS--NET INCOME	0.62	1.16	1.55	1.95	2.24
15) RETURN ON EQUITY--NET INCOME	6.09	13.20	17.32	22.05	26.40
Yields and Rates					
16) EFFECTIVE TAX RATE ON OPERATING INCOME	6.46	17.39	27.81	35.17	39.85
17) CASH DIVIDEND AS % OF OPERATING INCOME	12.50	22.54	34.06	48.25	69.23
18) CAPITAL FORMATION RATIO	1.71	7.17	11.53	15.55	19.26
19) OPERATING INCOME PER EMPLOYEE	4000	7451	10752	16214	22266
20) NON-INT. INCOME % NON-INT. EXPENSE	11.51	16.47	21.45	27.80	33.99
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.47	12.23	12.98	13.62	14.17
22) YIELD ON LOANS	12.13	13.07	13.84	14.52	15.13
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.22	0.67	0.35	0.15	0.03
24) LOAN LOSS PROVISION % AVERAGE LOANS	1.30	0.82	0.47	0.28	0.14
25) YIELD ON INVESTMENT SECURITIES (FTE)	8.52	9.26	9.78	10.40	11.08
26) RATE ON TIME AND SAVINGS DEPOSITS	6.61	7.65	8.26	8.89	9.58
27) RATE ON TOTAL INTEREST FUNDS	6.73	7.72	8.37	8.98	9.78
28) BREAK EVEN YIELD	11.97	10.77	9.71	8.96	7.82
Balance Sheet Data					
29) EARNING ASSETS AS % OF ASSETS	78.40	82.32	85.30	87.84	90.05
30) CASH & DUE (NON-INT) % TOTAL ASSETS	16.15	13.21	10.53	8.35	6.79
31) INVESTMENT SECURITIES % TOTAL ASSETS	11.53	15.84	20.08	25.26	29.21
32) LOANS AS % OF TOTAL ASSETS	44.03	52.76	57.78	62.85	66.50
33) RESERVE AS % OF YEAR-END LOANS	0.45	0.72	1.03	1.18	1.43
34) LOANS AS % OF DEPOSITS*	52.22	60.61	66.22	71.31	76.05
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	22.50	27.94	32.82	37.42	45.47
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	10.69	14.91	19.88	23.90	27.66
37) MONEY MARKET CD'S* % TOTAL ASSETS	5.59	8.39	11.68	16.58	22.52
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	3.12	6.44	12.78	18.76	24.04
39) OTHER TIME DEPOSITS % TOTAL ASSETS	2.23	3.80	6.52	9.51	13.37
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	80.61	86.15	88.39	89.73	90.84
41) BORROWINGS AS % OF TOTAL ASSETS	0.35	0.71	1.42	2.90	7.75
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	6.85	7.60	8.77	10.20	13.95
43) LARGE LIABILITY DEPENDENCE	0.00	0.00	7.74	14.62	22.46
44) EMPLOYEES PER MILLION ASSETS	2.20	1.71	1.40	1.07	0.87
Growth Statistics					
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	-21.24	1.37	17.22	37.11	80.76
46) NET INCOME 1-YEAR	-15.90	1.19	17.74	39.40	92.20
47) AVERAGE ASSETS 1-YEAR	0.18	7.04	15.46	23.50	41.01
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	36.25	83.67	147.63	288.57	N/A
49) NET INCOME 5-YEARS	32.38	78.45	141.28	277.77	N/A
50) AVERAGE ASSETS 5-YEARS	29.94	40.14	57.82	82.95	166.05
Loan Types % Average Loans					
51) REAL ESTATE--RESIDENTIAL	2.90	6.31	13.34	22.90	31.83
52) REAL ESTATE--OTHER	2.56	5.61	11.63	18.75	25.47
53) COMMERCIAL AND INDUSTRIAL	13.23	18.56	27.23	39.33	47.19
54) AGRICULTURAL	0.22	1.14	8.25	30.47	58.98
55) PERSONAL LOANS	8.72	13.17	20.54	29.92	36.86
56) ALL OTHER LOANS	0.07	0.23	0.63	1.54	3.92
Miscellaneous					
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	80.61	86.15	88.39	89.73	90.84
58) FOREIGN DEPOSITS % TOTAL DEPOSITS					
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	0.15	0.47	1.46	3.03	5.16
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	3.05	5.75	10.45	14.59	20.34

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 323 BANKS IN COLORADO

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	10.77	10.98	11.06	10.97	11.15	10.11
2) INTEREST EXPENSE	4.42	4.58	4.70	4.79	5.71	5.98
3) NET INTEREST MARGIN	5.91	6.44	6.32	6.30	5.51	4.24
4) LOAN LOSS PROVISION	0.30	0.31	0.24	0.22	0.25	0.37
5) TRUST INCOME	0.01	0.00	0.05	0.12	0.23	0.36
6) SERVICE CHARGES ON DEPOSITS*	0.41	0.56	0.53	0.47	0.35	0.09
7) OTHER NON-INTEREST INCOME	0.34	0.27	0.22	0.29	0.34	0.76
8) SALARIES AND BENEFITS	2.40	2.17	2.09	1.95	1.71	1.59
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	0.71	0.58	0.55	0.47	0.48	0.48
10) OTHER NON-INTEREST EXPENSE	1.76	1.56	1.32	1.30	1.30	1.48
11) TAX EQUIVALENT ADJUSTMENT	0.34	0.51	0.56	0.59	0.58	0.32
12) TAX PROVISION	0.40	0.60	0.73	0.69	0.53	0.31
13) RETURN ON ASSETS--OPERATING INCOME	1.38	1.66	1.64	1.57	1.30	0.97
14) RETURN ON ASSETS--NET INCOME	1.35	1.69	1.63	1.55	1.32	0.93
15) RETURN ON EQUITY--NET INCOME	11.03	18.12	18.98	17.51	18.22	17.72
Yields and Rates						
16) EFFECTIVE TAX RATE ON OPERATING INCOME	19.35	25.79	31.61	33.40	27.61	23.15
17) CASH DIVIDEND AS % OF OPERATING INCOME	46.15	36.27	33.28	29.12	34.01	34.53
18) CAPITAL FORMATION RATIO	7.77	11.61	13.01	12.96	11.15	10.80
19) OPERATING INCOME PER EMPLOYEE	7166	10541	12546	12025	12611	9336
20) NON-INT. INCOME % NON-INT. EXPENSE	18.59	22.21	22.65	20.56	25.05	35.50
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.86	12.84	13.01	12.92	13.12	13.85
22) YIELD ON LOANS	13.48	13.67	13.93	13.72	14.19	15.40
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.49	0.35	0.35	0.25	0.32	0.58
24) LOAN LOSS PROVISION % AVERAGE LOANS	0.59	0.51	0.39	0.38	0.43	0.72
25) YIELD ON INVESTMENT SECURITIES (FTE)	9.34	9.79	9.84	10.00	9.62	10.35
26) RATE ON TIME AND SAVINGS DEPOSITS	7.94	8.23	8.40	8.32	9.06	9.91
27) RATE ON TOTAL INTEREST FUNDS	7.96	8.24	8.50	8.39	9.25	10.90
28) BREAK EVEN YIELD	10.24	9.61	9.53	9.32	10.23	12.08
Balance Sheet Data						
29) EARNING ASSETS AS % OF ASSETS	84.66	85.64	85.44	87.44	84.21	
30) CASH & DUE (NON-INT) % TOTAL ASSETS	10.85	10.52	10.52	9.14	11.76	
31) INVESTMENT SECURITIES % TOTAL ASSETS	19.20	19.78	20.63	21.95	19.89	10.43
32) LOANS AS % OF TOTAL ASSETS	54.34	57.98	59.64	60.07	57.77	51.78
33) RESERVE AS % OF YEAR-END LOANS	0.64	1.03	1.12	1.11	1.11	0.95
34) LOANS AS % OF DEPOSITS*	64.41	65.85	67.33	67.34	67.95	71.00
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	30.58	34.00	34.18	31.89	32.32	35.67
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	18.20	20.42	21.03	23.33	16.99	8.70
37) MONEY MARKET CD'S* % TOTAL ASSETS	12.33	12.76	11.61	12.33	8.63	2.85
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	12.62	10.70	13.17	12.42	19.83	21.73
39) OTHER TIME DEPOSITS % TOTAL ASSETS	6.45	6.93	6.42	7.18	5.60	3.11
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	86.29	88.90	88.71	88.81	85.96	73.72
41) BORROWINGS AS % OF TOTAL ASSETS	0.94	1.22	1.49	1.42	4.80	17.75
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	11.75	8.76	8.23	8.55	7.15	5.41
43) LARGE LIABILITY DEPENDENCE	1.95	4.84	9.23	9.17	18.16	28.19
44) EMPLOYEES PER MILLION ASSETS	1.79	1.42	1.32	1.23	1.15	0.87
Growth Statistics						
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	12.41	18.18	20.60	14.35	16.36	17.85
46) NET INCOME 1-YEAR	10.95	18.82	22.03	14.55	15.49	16.04
47) AVERAGE ASSETS 1-YEAR	18.34	16.11	14.07	12.36	11.39	24.73
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	186.16	156.47	153.00	147.95	110.41	135.21
49) NET INCOME 5-YEARS	159.58	150.98	141.54	138.23	105.29	126.57
50) AVERAGE ASSETS 5-YEARS	64.80	54.63	60.33	55.42	54.58	82.69
Loan Types % Average Loans						
51) REAL ESTATE--RESIDENTIAL	12.03	12.79	16.09	12.42	13.35	5.67
52) REAL ESTATE--OTHER	10.48	10.30	11.46	15.96	18.18	8.40
53) COMMERCIAL AND INDUSTRIAL	24.61	25.03	31.23	28.96	28.15	34.41
54) AGRICULTURAL	10.50	13.96	6.95	9.69	1.12	5.00
55) PERSONAL LOANS	23.05	18.43	18.61	24.00	27.53	22.34
56) ALL OTHER LOANS	0.71	0.45	0.53	0.79	1.22	11.81
Miscellaneous						
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	86.29	88.90	88.71	88.81	85.96	73.72
58) FOREIGN DEPOSITS % TOTAL DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.00
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	2.24	1.44	1.03	1.39	1.40	1.20
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	14.22	10.26	9.50	8.89	10.00	8.57

* DOMESTIC ONLY

PROFIT DISTRIBUTION PROFILE 1980 CONNECTICUT BASED ON 64 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	9.24	9.88	10.38	10.94	11.61
2) INTEREST EXPENSE	6.60	5.93	5.17	4.74	4.05
3) NET INTEREST MARGIN	4.03	4.69	5.11	5.64	6.32
4) LOAN LOSS PROVISION	0.57	0.36	0.25	0.18	0.10
5) TRUST INCOME	0.08	0.16	0.29	0.49	0.67
6) SERVICE CHARGES ON DEPOSITS*	0.08	0.12	0.18	0.26	0.32
7) OTHER NON-INTEREST INCOME	0.10	0.15	0.20	0.38	0.49
8) SALARIES AND BENEFITS	2.43	2.21	1.90	1.67	1.41
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	0.85	0.77	0.61	0.48	0.33
10) OTHER NON-INTEREST EXPENSE	1.51	1.34	1.08	0.95	0.79
11) TAX EQUIVALENT ADJUSTMENT	0.83	0.61	0.49	0.31	0.14
12) TAX PROVISION	0.69	0.47	0.30	0.14	0.05
13) RETURN ON ASSETS--OPERATING INCOME	0.61	0.78	0.92	1.22	1.59
14) RETURN ON ASSETS--NET INCOME	0.61	0.74	0.93	1.22	1.61
15) RETURN ON EQUITY--NET INCOME	7.14	9.96	13.52	16.40	18.88
Yields and Rates					
16) EFFECTIVE TAX RATE ON OPERATING INCOME	8.45	13.33	23.55	29.89	38.83
17) CASH DIVIDEND AS % OF OPERATING INCOME	12.43	22.64	32.25	37.18	52.26
18) CAPITAL FORMATION RATIO	4.43	7.61	9.09	11.49	15.41
19) OPERATING INCOME PER EMPLOYEE	4494	5735	7044	10500	14136
20) NON-INT. INCOME % NON-INT. EXPENSE	6.42	9.70	13.94	23.67	30.02
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	10.78	11.31	12.01	12.84	13.91
22) YIELD ON LOANS	10.79	11.47	12.33	12.89	13.82
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.81	0.49	0.31	0.14	0.03
24) LOAN LOSS PROVISION % AVERAGE LOANS	0.96	0.58	0.43	0.33	0.15
25) YIELD ON INVESTMENT SECURITIES (FTE)	8.49	9.19	9.90	10.54	11.03
26) RATE ON TIME AND SAVINGS DEPOSITS	6.88	7.58	8.00	8.55	9.40
27) RATE ON TOTAL INTEREST FUNDS	6.88	7.72	8.22	9.12	9.89
28) BREAK EVEN YIELD	11.96	11.01	10.24	8.73	8.18
Balance Sheet Data					
29) EARNING ASSETS AS % OF ASSETS	78.42	83.60	87.47	89.13	91.01
30) CASH & DUE (NON-INT) % TOTAL ASSETS	15.59	11.56	9.37	6.63	5.43
31) INVESTMENT SECURITIES % TOTAL ASSETS	10.92	13.47	18.62	23.18	27.45
32) LOANS AS % OF TOTAL ASSETS	47.14	52.27	59.87	64.78	67.59
33) RESERVE AS % OF YEAR-END LOANS	0.59	0.74	0.90	1.17	1.46
34) LOANS AS % OF DEPOSITS*	55.14	62.62	69.03	74.51	79.37
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	14.40	22.38	26.28	31.70	36.02
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	16.70	20.29	25.10	31.42	35.27
37) MONEY MARKET CD'S* % TOTAL ASSETS	10.37	12.82	16.32	19.29	22.70
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	1.65	4.01	7.74	13.04	19.70
39) OTHER TIME DEPOSITS % TOTAL ASSETS	3.60	5.04	7.04	10.44	12.70
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	76.76	82.64	87.71	89.52	91.92
41) BORROWINGS AS % OF TOTAL ASSETS	0.40	1.04	2.52	6.34	12.22
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	4.97	6.32	7.56	9.36	12.93
43) LARGE LIABILITY DEPENDENCE	0.00	0.00	1.57	12.46	17.12
44) EMPLOYEES PER MILLION ASSETS	1.79	1.50	1.29	1.10	0.96
Growth Statistics					
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	-12.62	0.59	15.01	33.12	59.15
46) NET INCOME 1-YEAR	-15.72	0.59	16.00	32.97	76.38
47) AVERAGE ASSETS 1-YEAR	5.10	9.85	18.72	24.25	36.89
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	56.52	122.41	159.49	N/A	N/A
49) NET INCOME 5-YEARS	53.92	112.24	145.91	310.16	N/A
50) AVERAGE ASSETS 5-YEARS	30.61	38.56	62.05	86.85	176.06
Loan Types % Average Loans					
51) REAL ESTATE--RESIDENTIAL	12.54	18.66	27.15	38.41	49.24
52) REAL ESTATE--OTHER	4.81	7.73	12.31	15.98	19.20
53) COMMERCIAL AND INDUSTRIAL	7.67	15.11	22.50	31.42	38.28
54) AGRICULTURAL	0.02	0.04	0.14	0.95	1.73
55) PERSONAL LOANS	12.65	17.35	22.86	32.41	42.43
56) ALL OTHER LOANS	0.08	0.27	1.01	2.34	4.28
Miscellaneous					
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	78.69	82.64	87.89	89.56	91.92
58) FOREIGN DEPOSITS % TOTAL DEPOSITS	0.00	0.00	0.00	0.00	0.45
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	0.33	0.69	1.73	2.32	2.97
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	0.89	1.72	2.90	5.42	8.61

* DOMESTIC ONLY

Connecticut

MEDIANS BY RESOURCE CLASS FOR 64 BANKS IN CONNECTICUT

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	9.87	10.50	10.21	10.78	10.21	10.25
2) INTEREST EXPENSE	2.22	5.18	5.21	5.36	5.02	5.30
3) NET INTEREST MARGIN	7.02	5.17	5.06	5.31	4.87	4.99
4) LOAN LOSS PROVISION	0.25	0.29	0.24	0.28	0.19	0.28
5) TRUST INCOME	2.94	0.49	0.13	0.16	0.41	0.44
6) SERVICE CHARGES ON DEPOSITS*	0.37	0.15	0.19	0.20	0.12	0.21
7) OTHER NON-INTEREST INCOME	0.41	0.16	0.19	0.23	0.21	0.47
8) SALARIES AND BENEFITS	2.43	1.87	1.72	2.02	2.10	2.28
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	0.62	0.60	0.56	0.59	0.58	0.70
10) OTHER NON-INTEREST EXPENSE	1.72	1.21	1.07	1.12	0.95	1.05
11) TAX EQUIVALENT ADJUSTMENT	0.34	0.35	0.45	0.40	0.61	0.59
12) TAX PROVISION	0.47	0.38	0.44	0.20	0.19	0.18
13) RETURN ON ASSETS--OPERATING INCOME	1.61	0.90	0.91	0.89	1.11	0.84
14) RETURN ON ASSETS--NET INCOME	1.61	1.02	0.88	0.91	1.08	0.84
15) RETURN ON EQUITY--NET INCOME	18.98	11.09	11.84	13.53	14.86	14.00
Yields and Rates						
16) EFFECTIVE TAX RATE ON OPERATING INCOME	23.52	27.46	25.96	19.10	14.69	16.30
17) CASH DIVIDEND AS % OF OPERATING INCOME	29.45	28.56	28.81	31.14	42.88	43.35
18) CAPITAL FORMATION RATIO	12.23	9.55	9.98	9.63	8.72	7.67
19) OPERATING INCOME PER EMPLOYEE	8600	7230	7857	5833	9196	6120
20) NON-INT. INCOME % NON-INT. EXPENSE	17.97	10.78	13.75	15.86	21.75	25.73
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.55	12.12	11.69	12.46	11.46	12.18
22) YIELD ON LOANS	11.14	11.94	12.07	12.55	11.78	12.89
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.22	0.32	0.22	0.34	0.19	0.38
24) LOAN LOSS PROVISION % AVERAGE LOANS	0.45	0.48	0.37	0.48	0.37	0.45
25) YIELD ON INVESTMENT SECURITIES (FTE)	9.39	9.75	9.35	9.48	10.32	10.03
26) RATE ON TIME AND SAVINGS DEPOSITS	5.28	8.00	7.91	7.83	8.13	8.31
27) RATE ON TOTAL INTEREST FUNDS	5.55	8.28	8.12	8.16	8.06	9.26
28) BREAK EVEN YIELD	8.18	10.86	9.75	10.78	9.19	10.36
Balance Sheet Data						
29) EARNING ASSETS AS % OF ASSETS	85.43	88.24	88.00	87.56	88.97	85.50
30) CASH & DUE (NON-INT) % TOTAL ASSETS	12.86	9.58	9.32	6.88	6.28	10.60
31) INVESTMENT SECURITIES % TOTAL ASSETS	10.96	15.09	19.31	18.14	22.07	17.69
32) LOANS AS % OF TOTAL ASSETS	64.53	59.25	57.93	60.91	60.60	60.61
33) RESERVE AS % OF YEAR-END LOANS	1.20	0.90	0.88	0.91	1.03	0.95
34) LOANS AS % OF DEPOSITS*	71.77	68.03	67.37	69.85	69.08	71.81
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	49.89	23.44	26.43	24.96	27.30	32.07
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	24.41	29.32	27.78	26.09	24.04	21.79
37) MONEY MARKET CD'S* % TOTAL ASSETS	18.52	18.35	17.16	18.45	14.51	10.75
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	1.19	6.13	7.73	6.40	11.07	11.37
39) OTHER TIME DEPOSITS % TOTAL ASSETS	10.26	7.48	7.26	8.43	5.27	6.44
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	89.24	89.46	88.34	88.42	84.71	83.67
41) BORROWINGS AS % OF TOTAL ASSETS	0.50	0.61	1.83	2.66	4.79	7.63
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	10.00	8.88	7.66	6.90	7.57	6.20
43) LARGE LIABILITY DEPENDENCE	0.00	0.99	0.80	2.49	0.00	13.13
44) EMPLOYEES PER MILLION ASSETS	1.79	1.29	1.17	1.42	1.25	1.37
Growth Statistics						
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	40.21	19.58	8.30	18.88	10.86	5.13
46) NET INCOME 1-YEAR	40.21	31.55	9.47	23.15	10.83	5.50
47) AVERAGE ASSETS 1-YEAR	20.17	16.47	22.03	21.07	19.53	8.67
48) INCOME BEFORE SECURITY TRANS. 5-YEARS		210.25	223.96	133.51	125.04	134.09
49) NET INCOME 5-YEARS		198.59	174.75	122.40	119.01	133.70
50) AVERAGE ASSETS 5-YEARS	71.14	60.01	70.01	62.09	62.91	47.26
Loan Types % Average Loans						
51) REAL ESTATE--RESIDENTIAL	25.06	32.06	32.10	37.70	19.12	19.49
52) REAL ESTATE--OTHER	5.16	10.07	12.46	13.59	14.17	13.08
53) COMMERCIAL AND INDUSTRIAL	21.67	17.56	19.32	30.52	31.59	27.46
54) AGRICULTURAL	0.05	0.29	0.15	0.43	0.03	0.04
55) PERSONAL LOANS	31.02	23.62	20.43	15.30	26.95	28.90
56) ALL OTHER LOANS	0.56	0.71	0.37	1.43	0.88	2.01
Miscellaneous						
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	89.24	89.46	88.34	88.42	84.71	83.95
58) FOREIGN DEPOSITS % TOTAL DEPOSITS	0.00	0.00	0.00	0.00	0.00	1.35
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	1.33	1.36	1.76	2.17	1.12	2.04
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	4.48	2.82	2.54	2.83	3.07	4.38

* DOMESTIC ONLY

Delaware

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1980 DELAWARE BASED ON 18 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	8.70	9.12	9.47	10.01	10.60
2) INTEREST EXPENSE	6.17	5.58	5.07	4.57	3.92
3) NET INTEREST MARGIN	3.50	4.30	4.63	5.01	5.36
4) LOAN LOSS PROVISION	0.52	0.40	0.16	0.03	0.02
5) TRUST INCOME	0.02	0.03	0.19	0.38	0.89
6) SERVICE CHARGES ON DEPOSITS*	0.08	0.11	0.18	0.33	0.46
7) OTHER NON-INTEREST INCOME	0.07	0.10	0.14	0.33	0.48
8) SALARIES AND BENEFITS	3.32	2.28	1.51	1.27	1.15
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	0.87	0.85	0.48	0.40	0.27
10) OTHER NON-INTEREST EXPENSE	1.47	1.25	0.93	0.65	0.49
11) TAX EQUIVALENT ADJUSTMENT	0.66	0.42	0.30	0.20	0.05
12) TAX PROVISION	0.98	0.96	0.52	0.10	0.06
13) RETURN ON ASSETS--OPERATING INCOME	0.10	0.61	1.12	1.41	1.59
14) RETURN ON ASSETS--NET INCOME	0.25	0.61	1.12	1.46	1.65
15) RETURN ON EQUITY--NET INCOME	4.84	8.20	12.02	14.36	17.15
Yields and Rates					
16) EFFECTIVE TAX RATE ON OPERATING INCOME	8.57	19.96	30.37	38.18	47.13
17) CASH DIVIDEND AS % OF OPERATING INCOME	10.46	18.44	27.51	38.67	45.07
18) CAPITAL FORMATION RATIO	3.22	5.76	8.42	10.37	13.58
19) OPERATING INCOME PER EMPLOYEE	730	4018	10358	14333	19565
20) NON-INT. INCOME % NON-INT. EXPENSE	5.66	8.82	14.45	23.27	38.36
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	9.68	10.24	10.55	11.57	13.25
22) YIELD ON LOANS	9.00	10.06	10.87	11.78	12.49
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.27	0.45	0.13	0.07	0.01
24) LOAN LOSS PROVISION % AVERAGE LOANS	0.88	0.67	0.38	0.06	0.01
25) YIELD ON INVESTMENT SECURITIES (FTE)	5.87	8.27	8.82	9.30	10.21
26) RATE ON TIME AND SAVINGS DEPOSITS	6.23	7.28	7.72	8.69	9.18
27) RATE ON TOTAL INTEREST FUNDS	6.23	7.28	7.83	8.70	10.05
28) BREAK EVEN YIELD	12.96	9.64	8.64	7.73	6.98
Balance Sheet Data					
29) EARNING ASSETS AS % OF ASSETS	79.12	88.58	90.41	91.44	93.21
30) CASH & DUE (NON-INT) % TOTAL ASSETS	15.72	8.10	6.74	5.47	4.92
31) INVESTMENT SECURITIES % TOTAL ASSETS	8.03	12.96	18.26	25.27	35.76
32) LOANS AS % OF TOTAL ASSETS	38.84	52.57	58.58	61.83	68.14
33) RESERVE AS % OF YEAR-END LOANS	0.12	0.40	0.93	1.16	1.48
34) LOANS AS % OF DEPOSITS*	48.01	59.28	66.03	71.41	76.99
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	19.26	20.40	23.77	28.10	39.26
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	12.90	17.81	20.68	32.85	38.23
37) MONEY MARKET CD'S* % TOTAL ASSETS	9.64	13.32	16.86	21.55	24.47
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	0.25	1.95	5.45	9.21	11.58
39) OTHER TIME DEPOSITS % TOTAL ASSETS	3.47	7.97	13.01	23.80	27.41
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	69.22	86.58	88.08	89.86	92.01
41) BORROWINGS AS % OF TOTAL ASSETS	0.16	0.26	2.25	5.13	20.21
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	5.87	7.19	10.20	11.35	13.14
43) LARGE LIABILITY DEPENDENCE	0.00	0.00	0.00	0.13	9.46
44) EMPLOYEES PER MILLION ASSETS	2.71	1.40	1.02	0.89	0.76
Growth Statistics					
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	-77.10	-23.02	-1.19	8.43	18.01
46) NET INCOME 1-YEAR	-46.98	-23.02	1.91	16.50	81.08
47) AVERAGE ASSETS 1-YEAR	-3.18	6.69	13.32	19.82	21.76
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	-19.42	8.82	75.47	119.51	N/A
49) NET INCOME 5-YEARS	-19.42	-2.24	75.47	115.45	N/A
50) AVERAGE ASSETS 5-YEARS	24.09	31.86	40.92	52.37	63.83
Loan Types % Average Loans					
51) REAL ESTATE--RESIDENTIAL	27.51	32.46	46.02	55.17	60.68
52) REAL ESTATE--OTHER	6.43	11.32	16.43	22.83	31.12
53) COMMERCIAL AND INDUSTRIAL	4.22	7.04	8.85	12.64	26.21
54) AGRICULTURAL	0.10	0.34	1.03	3.18	5.95
55) PERSONAL LOANS	5.36	9.71	11.71	26.03	37.49
56) ALL OTHER LOANS	0.02	0.05	0.44	1.62	5.74
Miscellaneous					
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	69.22	86.58	88.08	89.86	92.01
58) FOREIGN DEPOSITS % TOTAL DEPOSITS					
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	0.12	0.28	0.45	0.84	2.05
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	0.09	0.12	0.93	2.35	6.03

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 18 BANKS IN DELAWARE

Operating Performance—% of Assets

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
1) INTEREST INCOME (FTE)	8.85	9.88	9.19	9.58	10.57	9.52
2) INTEREST EXPENSE	4.20	5.12	4.57	5.18	5.62	5.67
3) NET INTEREST MARGIN	4.65	4.65	4.54	4.40	4.94	4.63
4) LOAN LOSS PROVISION	0.14	0.08	0.30	0.03	0.37	0.25
5) TRUST INCOME	0.00	0.02	0.11	0.00	0.12	0.38
6) SERVICE CHARGES ON DEPOSITS*	0.19	0.08	0.39	0.12	0.35	0.19
7) OTHER NON-INTEREST INCOME	0.10	0.11	0.20	0.13	0.14	0.35
8) SALARIES AND BENEFITS	2.25	1.37	1.18	1.27	1.51	2.29
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	0.87	0.45	0.28	0.27	0.44	0.63
10) OTHER NON-INTEREST EXPENSE	1.18	0.77	1.02	0.65	1.04	0.87
11) TAX EQUIVALENT ADJUSTMENT	0.42	0.20	0.34	0.38	0.35	0.30
12) TAX PROVISION	0.52	0.49	0.96	0.61	0.76	0.13
13) RETURN ON ASSETS--OPERATING INCOME	0.78	1.11	1.59	1.41	1.24	0.79
14) RETURN ON ASSETS--NET INCOME	0.80	1.11	1.57	1.41	1.55	0.74
15) RETURN ON EQUITY--NET INCOME	7.99	10.33	14.17	12.84	20.33	12.66

Yields and Rates

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
16) EFFECTIVE TAX RATE ON OPERATING INCOME	29.00	34.88	35.08	30.30	37.41	19.96
17) CASH DIVIDEND AS % OF OPERATING INCOME	18.27	33.09	27.65	19.21	20.03	45.07
18) CAPITAL FORMATION RATIO	6.29	7.09	9.93	10.37	18.55	7.62
19) OPERATING INCOME PER EMPLOYEE	7685	9812	19565	17051	12578	7716
20) NON-INT. INCOME % NON-INT. EXPENSE	7.98	9.02	23.27	11.75	20.93	28.08
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	10.05	10.86	10.37	10.61	11.44	10.42
22) YIELD ON LOANS	10.06	10.61	10.22	10.08	11.91	11.78
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.07	0.09	0.46	0.06	1.27	0.26
24) LOAN LOSS PROVISION % AVERAGE LOANS	0.36	0.08	0.49	0.06	0.87	0.42
25) YIELD ON INVESTMENT SECURITIES (FTE)	8.78	8.41	9.14	9.04	9.91	8.33
26) RATE ON TIME AND SAVINGS DEPOSITS	6.82	7.57	7.63	8.46	10.22	8.69
27) RATE ON TOTAL INTEREST FUNDS	6.82	7.57	7.63	8.46	10.19	9.13
28) BREAK EVEN YIELD	8.71	8.51	6.98	7.94	8.87	9.33

Balance Sheet Data

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
29) EARNING ASSETS AS % OF ASSETS	87.77	91.44	88.58	90.25	92.34	91.35
30) CASH & DUE (NON-INT) % TOTAL ASSETS	9.58	6.57	8.10	7.29	4.67	5.24
31) INVESTMENT SECURITIES % TOTAL ASSETS	18.49	12.81	17.04	18.66	32.60	25.27
32) LOANS AS % OF TOTAL ASSETS	47.46	66.90	58.55	56.35	51.43	58.61
33) RESERVE AS % OF YEAR-END LOANS	0.56	0.90	0.91	1.15	1.20	0.93
34) LOANS AS % OF DEPOSITS*	61.29	75.83	68.71	64.44	57.58	65.98
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	25.85	20.40	23.94	26.25	33.32	27.48
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	35.54	21.85	30.84	17.81	16.30	17.70
37) MONEY MARKET CD'S* % TOTAL ASSETS	16.98	20.01	16.42	23.17	15.59	15.32
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	8.03	2.49	0.33	4.20	5.20	9.21
39) OTHER TIME DEPOSITS % TOTAL ASSETS	3.73	26.39	8.63	15.99	18.68	14.11
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	87.58	89.86	86.64	87.44	89.12	85.38
41) BORROWINGS AS % OF TOTAL ASSETS	5.13	0.21	0.80	0.00	1.95	4.97
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	12.24	9.94	11.68	11.02	7.68	6.32
43) LARGE LIABILITY DEPENDENCE	0.06	0.00	0.00	0.00	0.00	2.83
44) EMPLOYEES PER MILLION ASSETS	1.86	1.06	0.81	0.82	0.99	1.29

Growth Statistics

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	-30.07	-16.54	1.51	10.62	12.75	11.69
46) NET INCOME 1-YEAR	-25.90	-21.27	1.63	10.85	49.17	16.50
47) AVERAGE ASSETS 1-YEAR	17.58	16.68	13.41	11.08	8.25	6.69
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	75.47	63.57	105.24	96.62	229.08	47.96
49) NET INCOME 5-YEARS	75.47	63.12	89.51	94.69	224.99	24.70
50) AVERAGE ASSETS 5-YEARS	31.79	40.92	42.96	47.70	48.40	31.86

Loan Types % Average Loans

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
51) REAL ESTATE--RESIDENTIAL	50.73	52.13	52.44	56.86	36.22	28.12
52) REAL ESTATE--OTHER	13.33	18.06	22.83	19.89	18.91	12.29
53) COMMERCIAL AND INDUSTRIAL	8.85	7.04	8.51	6.64	11.13	21.75
54) AGRICULTURAL	3.18	2.71	0.15	0.58	0.89	0.34
55) PERSONAL LOANS	11.71	10.24	10.04	8.25	31.76	35.50
56) ALL OTHER LOANS	1.04	0.19	0.09	5.74	1.02	1.37

Miscellaneous

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	87.58	89.86	86.64	87.44	89.12	85.38
58) FOREIGN DEPOSITS % TOTAL DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.00
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	0.64	0.35	0.48	0.81	19.06	0.28
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	4.19	0.40	0.10	0.12	2.29	1.88

* DOMESTIC ONLY

District of Columbia

PROFIT DISTRIBUTION PROFILE 1980 DISTRICT OF COLUMBIA BASED ON 17 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	9.01	9.54	10.41	10.71	10.80
2) INTEREST EXPENSE	5.93	5.64	4.30	3.45	2.79
3) NET INTEREST MARGIN	3.80	4.74	6.21	6.54	6.74
4) LOAN LOSS PROVISION	1.13	0.68	0.24	0.15	0.03
5) TRUST INCOME	N/A	0.17	0.28	0.46	N/A
6) SERVICE CHARGES ON DEPOSITS*	0.14	0.20	0.46	0.57	0.61
7) OTHER NON-INTEREST INCOME	0.07	0.09	0.12	0.22	0.23
8) SALARIES AND BENEFITS	2.82	2.42	2.19	1.84	1.41
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	1.16	0.84	0.67	0.41	0.36
10) OTHER NON-INTEREST EXPENSE	4.78	2.09	1.48	0.81	0.57
11) TAX EQUIVALENT ADJUSTMENT	0.87	0.56	0.50	0.20	0.02
12) TAX PROVISION	1.09	0.78	0.47	0.29	0.13
13) RETURN ON ASSETS--OPERATING INCOME	-2.65	0.43	0.91	1.51	1.72
14) RETURN ON ASSETS--NET INCOME	-2.66	0.46	0.90	1.48	1.78
15) RETURN ON EQUITY--NET INCOME	-39.60	7.01	12.33	14.65	25.89
Yields and Rates					
16) EFFECTIVE TAX RATE ON OPERATING INCOME	15.46	27.28	32.99	39.18	59.25
17) CASH DIVIDEND AS % OF OPERATING INCOME	3.42	16.44	27.63	45.89	204.54
18) CAPITAL FORMATION RATIO	-39.60	2.20	8.97	12.33	22.90
19) OPERATING INCOME PER EMPLOYEE	-16769	4170	8450	12301	15619
20) NON-INT. INCOME % NON-INT. EXPENSE	7.30	7.49	13.88	21.57	24.73
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	10.68	11.46	12.29	13.00	13.52
22) YIELD ON LOANS	10.88	11.57	13.17	13.89	14.21
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	2.73	1.12	0.43	0.18	0.05
24) LOAN LOSS PROVISION % AVERAGE LOANS	2.18	1.59	0.55	0.25	0.12
25) YIELD ON INVESTMENT SECURITIES (FTE)	8.91	9.09	9.32	10.50	10.85
26) RATE ON TIME AND SAVINGS DEPOSITS	6.41	7.22	8.86	9.58	10.11
27) RATE ON TOTAL INTEREST FUNDS	6.42	7.40	9.53	10.32	10.84
28) BREAK EVEN YIELD	13.57	11.38	10.12	9.15	8.76
Balance Sheet Data					
29) EARNING ASSETS AS % OF ASSETS	75.20	80.88	83.56	84.98	85.66
30) CASH & DUE (NON-INT) % TOTAL ASSETS	16.30	15.59	13.04	9.52	8.74
31) INVESTMENT SECURITIES % TOTAL ASSETS	14.86	15.49	21.33	30.50	33.90
32) LOANS AS % OF TOTAL ASSETS	29.48	42.19	52.30	59.16	59.51
33) RESERVE AS % OF YEAR-END LOANS	0.80	1.00	1.08	1.86	4.21
34) LOANS AS % OF DEPOSITS*	33.95	47.81	63.52	72.93	76.49
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	31.22	34.30	40.68	48.94	52.44
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	7.89	11.27	14.92	17.43	26.26
37) MONEY MARKET CD'S* % TOTAL ASSETS	2.50	3.31	5.08	9.50	11.81
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	6.33	8.59	18.13	22.72	24.34
39) OTHER TIME DEPOSITS % TOTAL ASSETS	0.34	1.09	2.51	4.47	4.86
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	59.74	75.11	84.66	88.93	92.29
41) BORROWINGS AS % OF TOTAL ASSETS	1.67	2.01	5.77	10.34	13.50
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	5.31	5.78	7.51	10.46	13.52
43) LARGE LIABILITY DEPENDENCE	0.36	2.64	15.48	25.85	33.66
44) EMPLOYEES PER MILLION ASSETS	1.74	1.50	1.29	1.01	0.74
Growth Statistics					
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	-78.84	-21.11	16.79	35.41	63.35
46) NET INCOME 1-YEAR	-187.89	-21.11	17.17	64.31	83.93
47) AVERAGE ASSETS 1-YEAR	-2.08	-0.83	9.15	27.75	46.23
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	-186.84	4.46	93.85	222.60	N/A
49) NET INCOME 5-YEARS	-186.84	-7.46	88.68	206.76	306.65
50) AVERAGE ASSETS 5-YEARS	11.26	25.15	50.21	109.25	131.21
Loan Types % Average Loans					
51) REAL ESTATE--RESIDENTIAL	4.59	9.26	18.13	28.85	31.62
52) REAL ESTATE--OTHER	4.57	7.32	14.90	21.17	25.76
53) COMMERCIAL AND INDUSTRIAL	15.65	17.18	30.89	57.99	65.61
54) AGRICULTURAL	N/A	0.01	2.07	4.14	N/A
55) PERSONAL LOANS	4.78	8.58	13.80	23.10	31.47
56) ALL OTHER LOANS	0.28	0.44	2.98	8.78	10.91
Miscellaneous					
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	77.30	78.53	84.66	88.93	92.29
58) FOREIGN DEPOSITS % TOTAL DEPOSITS	0.00	0.00	0.00	1.14	25.41
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	0.32	0.45	0.84	2.46	5.37
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	0.03	0.18	0.86	3.74	14.01

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 17 BANKS IN DISTRICT OF COLUMBIA

Resource Class —	1	2	3	4	5	6
Size in Millions —	Under $10	$10-25	$25-50	$50-100	$100-500	Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	0.00	10.60	9.82	9.40	10.62	10.25
2) INTEREST EXPENSE	0.00	4.33	3.45	3.89	4.13	5.86
3) NET INTEREST MARGIN	0.00	6.43	6.36	5.51	6.54	4.31
4) LOAN LOSS PROVISION	0.00	0.67	0.38	0.63	0.24	0.18
5) TRUST INCOME	0.00	0.00	0.00	0.00	0.00	0.28
6) SERVICE CHARGES ON DEPOSITS*	0.00	0.38	0.61	0.49	0.49	0.24
7) OTHER NON-INTEREST INCOME	0.00	0.10	0.21	0.07	0.12	0.20
8) SALARIES AND BENEFITS	0.00	2.32	2.54	2.14	1.99	2.09
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	0.00	0.85	0.79	0.51	0.83	0.61
10) OTHER NON-INTEREST EXPENSE	0.00	2.12	1.48	3.33	1.38	0.80
11) TAX EQUIVALENT ADJUSTMENT	0.00	0.07	0.53	0.11	0.51	0.56
12) TAX PROVISION	0.00	0.65	0.33	0.54	0.80	0.29
13) RETURN ON ASSETS--OPERATING INCOME	0.00	1.06	1.01	-0.95	1.58	0.91
14) RETURN ON ASSETS--NET INCOME	0.00	1.10	0.92	-0.98	1.48	0.82
15) RETURN ON EQUITY--NET INCOME	0.00	9.32	11.87	-20.84	17.20	12.70
Yields and Rates						
16) EFFECTIVE TAX RATE ON OPERATING INCOME	0.00	37.89	34.01	41.89	31.97	27.28
17) CASH DIVIDEND AS % OF OPERATING INCOME	0.00	16.44	111.26	11.80	24.34	44.56
18) CAPITAL FORMATION RATIO	0.00	8.58	9.68	-23.69	12.80	7.02
19) OPERATING INCOME PER EMPLOYEE	0	8912	6746	-8129	12301	8211
20) NON-INT. INCOME % NON-INT. EXPENSE	0.00	7.39	16.02	10.06	13.39	24.66
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	0.00	13.20	11.46	11.19	12.80	12.26
22) YIELD ON LOANS	0.00	13.75	11.97	11.09	13.89	13.16
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.00	1.58	0.64	1.08	0.19	0.27
24) LOAN LOSS PROVISION % AVERAGE LOANS	0.00	1.40	0.55	1.45	0.41	0.37
25) YIELD ON INVESTMENT SECURITIES (FTE)	0.00	10.32	9.08	9.61	9.31	9.14
26) RATE ON TIME AND SAVINGS DEPOSITS	0.00	8.79	7.22	7.69	9.57	9.18
27) RATE ON TOTAL INTEREST FUNDS	0.00	9.89	7.40	8.00	9.53	9.76
28) BREAK EVEN YIELD	0.00	12.26	10.19	11.84	9.15	10.10
Balance Sheet Data						
29) EARNING ASSETS AS % OF ASSETS	0.00	84.02	82.87	84.07	82.97	83.56
30) CASH & DUE (NON-INT) % TOTAL ASSETS	0.00	12.65	11.75	10.62	14.65	12.55
31) INVESTMENT SECURITIES % TOTAL ASSETS	0.00	23.07	18.35	27.03	21.70	20.96
32) LOANS AS % OF TOTAL ASSETS	0.00	32.40	52.30	43.67	57.47	53.45
33) RESERVE AS % OF YEAR-END LOANS	0.00	3.03	1.11	1.41	1.06	1.01
34) LOANS AS % OF DEPOSITS*	0.00	40.49	66.60	48.15	67.89	66.27
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	0.00	41.26	45.58	43.89	48.94	34.30
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	0.00	14.14	19.09	23.61	11.46	12.01
37) MONEY MARKET CD'S* % TOTAL ASSETS	0.00	8.74	9.53	5.05	4.34	3.31
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	0.00	20.18	8.59	15.37	20.32	15.72
39) OTHER TIME DEPOSITS % TOTAL ASSETS	0.00	3.61	2.27	2.73	0.60	2.10
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	0.00	84.01	88.02	90.66	85.41	66.90
41) BORROWINGS AS % OF TOTAL ASSETS	0.00	6.41	1.67	5.77	4.25	10.34
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	0.00	10.28	7.51	5.08	8.34	6.56
43) LARGE LIABILITY DEPENDENCE	0.00	1.80	3.52	4.54	22.32	25.85
44) EMPLOYEES PER MILLION ASSETS	0.00	1.38	1.50	1.43	1.34	1.05
Growth Statistics						
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	0.00	13.20	21.05	-146.13	25.73	11.18
46) NET INCOME 1-YEAR	0.00	62.71	22.86	-129.58	22.05	9.86
47) AVERAGE ASSETS 1-YEAR	0.00	36.99	0.77	5.52	18.10	1.62
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	0.00	156.21	65.77	-87.45	222.60	77.56
49) NET INCOME 5-YEARS	0.00	185.76	62.02	-95.02	206.76	76.15
50) AVERAGE ASSETS 5-YEARS	0.00	25.15	20.05	80.66	87.32	48.35
Loan Types % Average Loans						
51) REAL ESTATE--RESIDENTIAL	0.00	20.64	18.13	34.23	4.59	19.60
52) REAL ESTATE--OTHER	0.00	10.87	7.32	16.26	21.17	20.02
53) COMMERCIAL AND INDUSTRIAL	0.00	48.87	23.17	16.47	64.09	26.24
54) AGRICULTURAL	0.00	4.14	0.00	0.00	0.00	0.01
55) PERSONAL LOANS	0.00	10.28	22.97	17.78	9.32	22.80
56) ALL OTHER LOANS	0.00	0.65	1.16	7.65	3.72	8.78
Miscellaneous						
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	0.00	84.01	88.02	90.66	85.41	80.03
58) FOREIGN DEPOSITS % TOTAL DEPOSITS	0.00	0.00	0.00	0.00	0.00	13.60
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	0.00	0.65	0.32	3.29	0.78	1.55
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	0.00	3.78	0.00	1.04	0.28	0.86

* DOMESTIC ONLY

PROFIT DISTRIBUTION PROFILE 1980 FLORIDA BASED ON 557 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	8.88	9.36	9.93	10.43	10.89
2) INTEREST EXPENSE	5.77	5.28	4.67	4.01	3.11
3) NET INTEREST MARGIN	4.14	4.66	5.32	5.88	6.55
4) LOAN LOSS PROVISION	0.55	0.34	0.19	0.09	0.05
5) TRUST INCOME	0.04	0.09	0.19	0.34	0.54
6) SERVICE CHARGES ON DEPOSITS*	0.14	0.24	0.41	0.61	0.92
7) OTHER NON-INTEREST INCOME	0.09	0.12	0.19	0.31	0.59
8) SALARIES AND BENEFITS	2.46	2.06	1.70	1.43	1.19
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	0.97	0.74	0.56	0.42	0.31
10) OTHER NON-INTEREST EXPENSE	2.15	1.73	1.42	1.10	0.87
11) TAX EQUIVALENT ADJUSTMENT	0.89	0.70	0.51	0.33	0.15
12) TAX PROVISION	0.91	0.67	0.36	0.16	0.03
13) RETURN ON ASSETS--OPERATING INCOME	0.59	0.86	1.15	1.45	1.89
14) RETURN ON ASSETS--NET INCOME	0.58	0.84	1.13	1.40	1.80
15) RETURN ON EQUITY--NET INCOME	6.83	10.53	14.28	17.85	21.35
Yields and Rates					
16) EFFECTIVE TAX RATE ON OPERATING INCOME	4.13	14.65	25.15	34.64	41.15
17) CASH DIVIDEND AS % OF OPERATING INCOME	9.37	18.51	36.29	50.84	70.62
18) CAPITAL FORMATION RATIO	2.42	6.14	9.72	13.68	17.84
19) OPERATING INCOME PER EMPLOYEE	3684	5851	8806	11525	15615
20) NON-INT. INCOME % NON-INT. EXPENSE	10.97	14.90	19.33	25.38	32.33
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	10.60	11.06	11.64	12.34	13.21
22) YIELD ON LOANS	10.90	11.58	12.23	12.92	13.78
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.94	0.50	0.24	0.10	0.03
24) LOAN LOSS PROVISION % AVERAGE LOANS	1.19	0.70	0.42	0.22	0.11
25) YIELD ON INVESTMENT SECURITIES (FTE)	8.61	9.12	9.58	10.15	10.72
26) RATE ON TIME AND SAVINGS DEPOSITS	6.85	7.67	8.15	8.66	9.21
27) RATE ON TOTAL INTEREST FUNDS	7.02	7.78	8.28	8.80	9.35
28) BREAK EVEN YIELD	11.26	10.12	9.24	8.45	7.61
Balance Sheet Data					
29) EARNING ASSETS AS % OF ASSETS	76.78	81.79	85.26	87.77	90.28
30) CASH & DUE (NON-INT) % TOTAL ASSETS	17.42	13.08	10.34	8.02	6.04
31) INVESTMENT SECURITIES % TOTAL ASSETS	18.98	24.95	31.37	38.16	44.93
32) LOANS AS % OF TOTAL ASSETS	32.35	40.10	45.89	52.29	57.02
33) RESERVE AS % OF YEAR-END LOANS	0.58	0.82	1.09	1.30	1.68
34) LOANS AS % OF DEPOSITS*	36.20	45.68	52.53	59.55	64.40
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	23.36	28.80	34.17	40.46	46.77
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	11.95	16.14	21.14	25.36	29.71
37) MONEY MARKET CD'S* % TOTAL ASSETS	7.56	11.70	16.24	21.03	25.33
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	1.52	3.43	6.88	11.55	17.31
39) OTHER TIME DEPOSITS % TOTAL ASSETS	2.15	3.79	7.13	10.99	14.72
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	82.20	86.44	89.17	90.76	91.82
41) BORROWINGS AS % OF TOTAL ASSETS	0.22	0.54	1.65	3.93	8.33
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	6.05	6.87	7.79	9.16	11.73
43) LARGE LIABILITY DEPENDENCE	0.00	0.00	1.03	6.89	12.04
44) EMPLOYEES PER MILLION ASSETS	2.00	1.62	1.36	1.11	0.92
Growth Statistics					
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	-12.19	7.83	27.20	61.05	123.12
46) NET INCOME 1-YEAR	-14.81	8.37	28.49	61.47	129.28
47) AVERAGE ASSETS 1-YEAR	1.10	9.17	19.44	32.98	52.34
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	43.78	97.68	211.36	N/A	N/A
49) NET INCOME 5-YEARS	26.51	76.74	167.33	N/A	N/A
50) AVERAGE ASSETS 5-YEARS	18.46	36.56	66.11	127.12	219.16
Loan Types % Average Loans					
51) REAL ESTATE--RESIDENTIAL	5.17	10.25	18.56	30.78	42.99
52) REAL ESTATE--OTHER	8.18	13.44	20.04	26.94	35.38
53) COMMERCIAL AND INDUSTRIAL	5.89	10.70	16.87	23.56	32.67
54) AGRICULTURAL	0.04	0.17	0.87	4.06	10.64
55) PERSONAL LOANS	11.99	18.43	26.15	36.61	45.64
56) ALL OTHER LOANS	0.09	0.27	0.90	2.86	6.46
Miscellaneous					
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	82.20	86.44	89.17	90.76	91.82
58) FOREIGN DEPOSITS % TOTAL DEPOSITS					
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	0.15	0.33	1.03	2.93	5.02
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	0.59	1.42	3.74	6.98	11.78

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 557 BANKS IN FLORIDA

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	10.04	9.99	9.96	10.06	9.86	9.02
2) INTEREST EXPENSE	3.94	4.56	4.77	4.70	4.89	4.61
3) NET INTEREST MARGIN	6.12	5.58	5.24	5.34	4.90	4.17
4) LOAN LOSS PROVISION	0.33	0.23	0.17	0.18	0.16	0.21
5) TRUST INCOME	32.83	26.06	0.27	0.15	0.16	0.34
6) SERVICE CHARGES ON DEPOSITS*	0.61	0.57	0.37	0.38	0.28	0.23
7) OTHER NON-INTEREST INCOME	0.19	0.18	0.19	0.18	0.21	0.71
8) SALARIES AND BENEFITS	2.23	1.95	1.73	1.57	1.49	1.66
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	0.79	0.70	0.54	0.49	0.50	0.48
10) OTHER NON-INTEREST EXPENSE	1.73	1.53	1.38	1.31	1.29	1.46
11) TAX EQUIVALENT ADJUSTMENT	0.32	0.42	0.48	0.57	0.60	0.52
12) TAX PROVISION	0.49	0.37	0.44	0.37	0.34	0.32
13) RETURN ON ASSETS--OPERATING INCOME	1.28	1.15	1.14	1.24	1.10	1.05
14) RETURN ON ASSETS--NET INCOME	1.29	1.11	1.13	1.19	1.07	1.03
15) RETURN ON EQUITY--NET INCOME	9.64	12.37	14.30	16.10	15.09	14.30
Yields and Rates						
16) EFFECTIVE TAX RATE ON OPERATING INCOME	29.19	25.51	27.24	22.86	24.03	22.65
17) CASH DIVIDEND AS % OF OPERATING INCOME	15.37	28.86	25.57	38.22	49.47	51.17
18) CAPITAL FORMATION RATIO	9.00	9.04	11.22	10.10	7.26	7.38
19) OPERATING INCOME PER EMPLOYEE	5461	7066	8645	9983	9586	8937
20) NON-INT. INCOME % NON-INT. EXPENSE	20.01	20.51	18.15	18.96	21.30	36.18
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.85	11.83	11.58	11.66	11.48	11.94
22) YIELD ON LOANS	13.06	12.47	11.96	12.26	12.19	13.11
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.43	0.30	0.19	0.21	0.23	0.27
24) LOAN LOSS PROVISION % AVERAGE LOANS	0.73	0.52	0.38	0.37	0.36	0.52
25) YIELD ON INVESTMENT SECURITIES (FTE)	9.18	9.50	9.58	9.65	9.60	9.91
26) RATE ON TIME AND SAVINGS DEPOSITS	7.74	8.08	8.09	8.07	8.31	8.26
27) RATE ON TOTAL INTEREST FUNDS	7.76	8.24	8.20	8.25	8.52	9.33
28) BREAK EVEN YIELD	9.65	9.57	9.12	8.97	9.15	9.55
Balance Sheet Data						
29) EARNING ASSETS AS % OF ASSETS	83.88	84.35	85.75	85.81	85.69	77.40
30) CASH & DUE (NON-INT) % TOTAL ASSETS	10.85	10.89	9.71	10.31	10.28	17.42
31) INVESTMENT SECURITIES % TOTAL ASSETS	31.10	31.16	31.93	33.55	29.69	23.00
32) LOANS AS % OF TOTAL ASSETS	39.86	45.90	47.09	44.21	47.35	40.43
33) RESERVE AS % OF YEAR-END LOANS	0.83	1.02	1.10	1.13	1.11	1.37
34) LOANS AS % OF DEPOSITS*	49.50	52.03	52.48	50.06	55.01	54.64
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	38.26	35.53	32.39	33.25	33.87	41.99
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	18.25	19.83	22.98	22.24	20.70	12.85
37) MONEY MARKET CD'S* % TOTAL ASSETS	13.78	15.50	18.46	16.26	15.65	10.32
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	8.86	8.39	5.98	6.39	6.51	8.28
39) OTHER TIME DEPOSITS % TOTAL ASSETS	7.54	6.14	8.12	7.75	7.31	2.82
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	86.43	89.07	90.15	89.47	88.07	77.21
41) BORROWINGS AS % OF TOTAL ASSETS	1.56	1.07	0.93	1.40	3.27	14.48
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	12.21	8.70	7.50	7.55	7.14	6.48
43) LARGE LIABILITY DEPENDENCE	0.00	1.09	0.70	1.40	1.03	5.91
44) EMPLOYEES PER MILLION ASSETS	1.83	1.57	1.37	1.30	1.13	1.18
Growth Statistics						
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	35.34	33.11	26.63	27.57	21.17	17.10
46) NET INCOME 1-YEAR	41.00	37.31	28.53	26.61	23.17	16.40
47) AVERAGE ASSETS 1-YEAR	14.05	17.03	19.61	20.73	19.87	35.34
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	110.44	256.28	226.15	221.26	187.99	246.04
49) NET INCOME 5-YEARS	110.44	191.17	155.17	187.69	162.37	227.44
50) AVERAGE ASSETS 5-YEARS	38.96	66.31	61.11	59.88	85.51	107.21
Loan Types % Average Loans						
51) REAL ESTATE--RESIDENTIAL	15.69	18.22	24.30	17.65	17.47	9.56
52) REAL ESTATE--OTHER	13.99	17.91	18.60	22.47	22.95	13.52
53) COMMERCIAL AND INDUSTRIAL	16.54	16.51	15.40	16.62	19.29	27.93
54) AGRICULTURAL	5.82	3.11	1.67	0.62	0.20	0.18
55) PERSONAL LOANS	24.82	27.24	23.80	24.17	30.76	33.91
56) ALL OTHER LOANS	0.83	0.87	0.78	0.64	1.36	8.04
Miscellaneous						
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	86.43	89.07	90.15	89.47	88.07	77.21
58) FOREIGN DEPOSITS % TOTAL DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.00
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	2.73	1.20	0.88	0.96	0.87	1.78
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	5.01	5.10	3.06	4.13	2.70	1.44

* DOMESTIC ONLY

Georgia

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1980 GEORGIA BASED ON 435 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	9.67	10.13	10.62	11.04	11.48
2) INTEREST EXPENSE	6.05	5.63	5.04	4.41	3.63
3) NET INTEREST MARGIN	4.58	5.07	5.57	6.15	6.78
4) LOAN LOSS PROVISION	0.70	0.45	0.29	0.15	0.07
5) TRUST INCOME	0.02	0.04	0.12	0.22	0.39
6) SERVICE CHARGES ON DEPOSITS*	0.17	0.37	0.56	0.78	1.03
7) OTHER NON-INTEREST INCOME	0.10	0.17	0.28	0.44	0.72
8) SALARIES AND BENEFITS	2.70	2.28	1.93	1.64	1.41
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	0.81	0.62	0.48	0.36	0.24
10) OTHER NON-INTEREST EXPENSE	1.91	1.62	1.30	1.02	0.85
11) TAX EQUIVALENT ADJUSTMENT	0.89	0.69	0.51	0.31	0.12
12) TAX PROVISION	0.91	0.71	0.46	0.25	0.11
13) RETURN ON ASSETS--OPERATING INCOME	0.89	1.18	1.51	1.77	2.08
14) RETURN ON ASSETS--NET INCOME	0.89	1.17	1.46	1.74	2.06
15) RETURN ON EQUITY--NET INCOME	9.89	12.53	15.65	18.58	21.12
Yields and Rates					
16) EFFECTIVE TAX RATE ON OPERATING INCOME	8.36	14.90	23.90	29.52	34.83
17) CASH DIVIDEND AS % OF OPERATING INCOME	7.69	12.47	20.83	30.48	40.64
18) CAPITAL FORMATION RATIO	6.11	9.31	12.39	15.14	18.02
19) OPERATING INCOME PER EMPLOYEE	5785	7812	10656	14285	19333
20) NON-INT. INCOME % NON-INT. EXPENSE	14.58	19.10	24.13	29.96	36.30
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	10.84	11.49	12.14	12.71	13.31
22) YIELD ON LOANS	11.45	12.02	12.78	13.45	14.12
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.23	0.73	0.40	0.20	0.05
24) LOAN LOSS PROVISION % AVERAGE LOANS	1.27	0.81	0.54	0.28	0.12
25) YIELD ON INVESTMENT SECURITIES (FTE)	8.38	9.01	9.82	10.63	11.38
26) RATE ON TIME AND SAVINGS DEPOSITS	7.23	7.98	8.54	9.04	9.53
27) RATE ON TOTAL INTEREST FUNDS	7.26	8.00	8.60	9.11	9.61
28) BREAK EVEN YIELD	11.03	10.24	9.34	8.57	7.75
Balance Sheet Data					
29) EARNING ASSETS AS % OF ASSETS	81.89	85.25	88.34	90.62	92.16
30) CASH & DUE (NON-INT) % TOTAL ASSETS	13.70	10.88	8.43	6.59	5.44
31) INVESTMENT SECURITIES % TOTAL ASSETS	12.61	18.08	23.69	31.42	38.42
32) LOANS AS % OF TOTAL ASSETS	39.87	46.45	53.32	59.41	63.82
33) RESERVE AS % OF YEAR-END LOANS	0.66	0.95	1.13	1.33	1.74
34) LOANS AS % OF DEPOSITS*	44.96	53.43	60.32	67.44	71.65
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	22.84	25.91	29.92	36.24	41.46
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	6.18	8.33	11.41	14.14	17.28
37) MONEY MARKET CD'S* % TOTAL ASSETS	11.23	15.20	19.23	22.81	27.06
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	1.87	4.20	7.50	12.14	16.94
39) OTHER TIME DEPOSITS % TOTAL ASSETS	8.55	13.12	17.56	22.15	27.19
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	84.53	86.80	88.51	89.88	90.85
41) BORROWINGS AS % OF TOTAL ASSETS	0.08	0.27	0.63	1.51	4.85
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	7.17	8.02	9.38	10.75	12.43
43) LARGE LIABILITY DEPENDENCE	0.00	0.00	0.00	3.36	8.74
44) EMPLOYEES PER MILLION ASSETS	1.96	1.62	1.33	1.12	0.96
Growth Statistics					
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	-17.97	3.70	19.31	41.29	96.87
46) NET INCOME 1-YEAR	-18.08	3.61	19.54	42.78	107.42
47) AVERAGE ASSETS 1-YEAR	2.83	8.38	14.50	21.45	30.35
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	33.80	67.83	114.55	198.50	N/A
49) NET INCOME 5-YEARS	26.20	63.15	107.35	189.71	N/A
50) AVERAGE ASSETS 5-YEARS	24.84	37.13	52.18	68.85	95.58
Loan Types % Average Loans					
51) REAL ESTATE--RESIDENTIAL	5.22	8.45	14.17	22.26	31.83
52) REAL ESTATE--OTHER	7.50	12.62	19.01	25.87	32.88
53) COMMERCIAL AND INDUSTRIAL	4.86	9.57	15.55	22.15	29.54
54) AGRICULTURAL	0.25	1.23	4.72	14.18	23.94
55) PERSONAL LOANS	15.54	22.28	30.40	38.42	46.43
56) ALL OTHER LOANS	0.27	0.70	1.64	3.36	6.24
Miscellaneous					
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	84.53	86.80	88.51	89.88	90.85
58) FOREIGN DEPOSITS % TOTAL DEPOSITS					
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	1.21	2.02	3.25	4.98	7.58
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	1.10	2.57	4.83	8.21	12.68

* DOMESTIC ONLY

Georgia

MEDIANS BY RESOURCE CLASS FOR 435 BANKS IN GEORGIA

Resource Class —	1	2	3	4	5	6
Size in Millions —	Under $10	$10-25	$25-50	$50-100	$100-500	Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	10.42	10.65	10.63	10.58	10.72	9.63
2) INTEREST EXPENSE	4.82	5.08	5.24	4.81	4.80	4.89
3) NET INTEREST MARGIN	5.71	5.48	5.47	5.73	6.00	4.63
4) LOAN LOSS PROVISION	0.37	0.27	0.27	0.25	0.37	0.38
5) TRUST INCOME	0.00	0.03	0.04	0.06	0.17	0.26
6) SERVICE CHARGES ON DEPOSITS*	0.49	0.61	0.53	0.59	0.63	0.41
7) OTHER NON-INTEREST INCOME	0.33	0.30	0.24	0.24	0.28	0.63
8) SALARIES AND BENEFITS	2.10	1.91	1.73	1.93	2.20	1.84
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	0.49	0.44	0.43	0.52	0.65	0.54
10) OTHER NON-INTEREST EXPENSE	1.53	1.30	1.13	1.23	1.47	1.54
11) TAX EQUIVALENT ADJUSTMENT	0.27	0.47	0.62	0.59	0.68	0.38
12) TAX PROVISION	0.39	0.45	0.49	0.59	0.26	0.39
13) RETURN ON ASSETS--OPERATING INCOME	1.51	1.52	1.54	1.47	1.25	0.88
14) RETURN ON ASSETS--NET INCOME	1.45	1.49	1.52	1.43	1.30	0.87
15) RETURN ON EQUITY--NET INCOME	14.55	15.67	16.28	16.85	14.66	15.41
Yields and Rates						
16) EFFECTIVE TAX RATE ON OPERATING INCOME	20.75	24.40	24.19	27.21	17.30	30.05
17) CASH DIVIDEND AS % OF OPERATING INCOME	15.68	19.13	23.16	25.32	35.15	29.48
18) CAPITAL FORMATION RATIO	12.05	12.77	12.08	12.54	8.31	10.39
19) OPERATING INCOME PER EMPLOYEE	9818	10930	11279	10883	8355	8818
20) NON-INT. INCOME % NON-INT. EXPENSE	21.01	25.27	24.13	24.55	27.39	34.11
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.12	12.05	12.00	12.20	12.61	13.86
22) YIELD ON LOANS	12.68	12.66	12.60	12.90	13.66	14.26
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.53	0.36	0.37	0.48	0.52	0.58
24) LOAN LOSS PROVISION % AVERAGE LOANS	0.69	0.49	0.51	0.58	0.70	0.84
25) YIELD ON INVESTMENT SECURITIES (FTE)	9.15	9.62	10.18	10.03	9.83	11.11
26) RATE ON TIME AND SAVINGS DEPOSITS	8.35	8.56	8.61	8.53	8.82	8.85
27) RATE ON TOTAL INTEREST FUNDS	8.35	8.55	8.69	8.68	9.09	10.90
28) BREAK EVEN YIELD	9.60	9.29	9.10	9.32	10.03	11.14
Balance Sheet Data						
29) EARNING ASSETS AS % OF ASSETS	87.69	88.72	89.09	87.26	84.97	
30) CASH & DUE (NON-INT) % TOTAL ASSETS	10.05	7.81	7.52	8.73	11.09	
31) INVESTMENT SECURITIES % TOTAL ASSETS	21.24	22.80	25.24	25.14	24.04	12.55
32) LOANS AS % OF TOTAL ASSETS	51.04	54.18	52.52	54.28	52.39	45.76
33) RESERVE AS % OF YEAR-END LOANS	1.12	1.09	1.13	1.20	1.44	1.68
34) LOANS AS % OF DEPOSITS*	58.60	60.89	59.83	61.74	60.43	67.04
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	31.00	28.71	28.83	33.41	32.67	42.57
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	11.58	10.57	11.48	12.65	11.90	5.46
37) MONEY MARKET CD'S* % TOTAL ASSETS	19.48	20.97	18.50	16.70	12.84	5.87
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	4.27	6.70	8.59	9.88	12.20	7.58
39) OTHER TIME DEPOSITS % TOTAL ASSETS	18.79	18.59	18.30	15.11	10.04	4.75
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	88.21	88.97	88.71	88.09	84.91	64.36
41) BORROWINGS AS % OF TOTAL ASSETS	0.57	0.50	0.62	0.68	2.80	21.21
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	10.23	9.35	9.20	8.66	8.56	5.85
43) LARGE LIABILITY DEPENDENCE	0.00	0.00	0.00	1.52	4.79	15.74
44) EMPLOYEES PER MILLION ASSETS	1.48	1.29	1.22	1.30	1.53	1.09
Growth Statistics						
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	16.97	22.55	18.18	17.67	15.64	26.57
46) NET INCOME 1-YEAR	18.26	21.40	18.07	16.30	18.53	25.90
47) AVERAGE ASSETS 1-YEAR	14.04	14.94	16.05	12.03	11.44	8.12
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	126.92	112.16	110.58	137.70	101.00	135.97
49) NET INCOME 5-YEARS	120.51	104.66	100.79	108.01	118.87	126.57
50) AVERAGE ASSETS 5-YEARS	48.00	54.89	52.32	55.12	41.87	51.27
Loan Types % Average Loans						
51) REAL ESTATE--RESIDENTIAL	13.60	14.28	18.08	13.02	11.20	6.53
52) REAL ESTATE--OTHER	21.12	18.63	19.71	16.88	16.12	9.21
53) COMMERCIAL AND INDUSTRIAL	12.54	13.67	15.74	20.43	24.06	41.34
54) AGRICULTURAL	10.60	5.96	2.61	1.06	0.38	0.31
55) PERSONAL LOANS	27.81	29.75	30.34	30.93	40.68	27.11
56) ALL OTHER LOANS	1.81	1.63	1.48	1.33	2.42	7.48
Miscellaneous						
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	88.21	88.97	88.71	88.09	84.91	67.93
58) FOREIGN DEPOSITS % TOTAL DEPOSITS	0.00	0.00	0.00	0.00	0.00	2.42
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	3.25	3.26	3.13	3.90	2.85	4.55
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	2.84	4.68	5.37	6.25	6.40	2.03

* DOMESTIC ONLY

Hawaii

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1980 HAWAII BASED ON 9 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	9.46	9.88	10.33	11.34	11.44
2) INTEREST EXPENSE	6.54	6.26	5.78	4.53	4.29
3) NET INTEREST MARGIN	3.45	4.07	4.78	5.41	7.14
4) LOAN LOSS PROVISION	0.40	0.40	0.23	0.20	0.07
5) TRUST INCOME	N/A	N/A	0.18	N/A	N/A
6) SERVICE CHARGES ON DEPOSITS*	0.12	0.14	0.22	0.30	0.40
7) OTHER NON-INTEREST INCOME	0.32	0.34	0.46	0.85	0.88
8) SALARIES AND BENEFITS	3.13	2.62	2.00	1.93	1.85
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	0.99	0.98	0.64	0.54	0.40
10) OTHER NON-INTEREST EXPENSE	2.39	1.52	1.13	0.77	0.75
11) TAX EQUIVALENT ADJUSTMENT	0.57	0.50	0.40	0.05	0.03
12) TAX PROVISION	0.41	0.39	0.28	0.08	0.04
13) RETURN ON ASSETS--OPERATING INCOME	0.21	0.42	0.93	1.18	1.20
14) RETURN ON ASSETS--NET INCOME	0.09	0.35	0.93	1.17	1.49
15) RETURN ON EQUITY--NET INCOME	2.25	7.72	13.38	17.54	19.62
Yields and Rates					
16) EFFECTIVE TAX RATE ON OPERATING INCOME	7.76	10.22	24.26	30.54	50.28
17) CASH DIVIDEND AS % OF OPERATING INCOME	N/A	3.32	30.39	43.57	54.21
18) CAPITAL FORMATION RATIO	1.46	5.45	7.78	14.05	17.02
19) OPERATING INCOME PER EMPLOYEE		1586	6822	8145	9482
20) NON-INT. INCOME % NON-INT. EXPENSE	15.05	15.62	20.13	24.48	27.41
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.01	11.58	12.05	12.90	14.45
22) YIELD ON LOANS	11.58	12.10	12.65	13.82	14.53
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.58	0.54	0.29	0.10	0.08
24) LOAN LOSS PROVISION % AVERAGE LOANS	0.65	0.58	0.39	0.32	0.11
25) YIELD ON INVESTMENT SECURITIES (FTE)	8.55	8.65	9.17	9.85	12.54
26) RATE ON TIME AND SAVINGS DEPOSITS	8.37	8.68	8.95	9.28	9.65
27) RATE ON TOTAL INTEREST FUNDS	8.37	8.80	9.07	9.41	9.67
28) BREAK EVEN YIELD	12.92	11.54	10.53	9.66	9.52
Balance Sheet Data					
29) EARNING ASSETS AS % OF ASSETS	79.19	81.01	87.18	87.91	90.74
30) CASH & DUE (NON-INT) % TOTAL ASSETS	15.11	13.90	8.83	7.75	6.57
31) INVESTMENT SECURITIES % TOTAL ASSETS	11.56	17.12	19.52	20.31	20.32
32) LOANS AS % OF TOTAL ASSETS	56.45	59.29	62.63	67.54	69.27
33) RESERVE AS % OF YEAR-END LOANS	0.50	0.71	1.03	1.12	1.40
34) LOANS AS % OF DEPOSITS*	60.73	66.39	70.92	76.55	76.92
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	21.36	25.52	27.57	30.16	39.90
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	15.09	16.24	20.86	21.33	22.55
37) MONEY MARKET CD'S* % TOTAL ASSETS	4.58	8.58	13.31	17.74	21.74
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	5.58	19.59	25.39	26.96	29.49
39) OTHER TIME DEPOSITS % TOTAL ASSETS	1.60	2.33	3.20	6.70	8.00
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	77.88	79.56	90.06	91.89	92.95
41) BORROWINGS AS % OF TOTAL ASSETS	0.39	0.46	1.20	2.94	3.07
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	4.37	4.48	5.81	6.98	
43) LARGE LIABILITY DEPENDENCE	0.00	16.09	20.22	25.32	25.55
44) EMPLOYEES PER MILLION ASSETS	1.88	1.88	1.28	1.24	1.21
Growth Statistics					
45) INCOME BEFORE SECURITY TRANS. 1-YEAR		-40.73	8.12	120.90	218.42
46) NET INCOME 1-YEAR	-62.72	-19.32	8.12	150.28	246.05
47) AVERAGE ASSETS 1-YEAR	6.24	11.43	17.37	23.73	60.81
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	-10.62	50.76	107.37	166.83	183.57
49) NET INCOME 5-YEARS	-2.16	42.00	103.47	188.07	193.84
50) AVERAGE ASSETS 5-YEARS	11.89	53.85	59.26	68.72	83.16
Loan Types % Average Loans					
51) REAL ESTATE--RESIDENTIAL	22.49	23.97	26.95	37.92	40.00
52) REAL ESTATE--OTHER	3.28	7.08	12.21	15.72	25.38
53) COMMERCIAL AND INDUSTRIAL	17.15	21.04	24.37	28.25	44.08
54) AGRICULTURAL	0.11	0.14	0.31	0.84	0.84
55) PERSONAL LOANS	14.62	17.36	23.82	30.15	34.29
56) ALL OTHER LOANS	0.08	0.19	0.93	2.96	9.70
Miscellaneous					
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	79.56	88.31	90.06	91.89	92.95
58) FOREIGN DEPOSITS % TOTAL DEPOSITS	0.00	0.00	0.00	2.44	12.16
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	0.15	0.27	0.54	1.42	1.76
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	2.51	13.43	17.29	17.66	17.90

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 9 BANKS IN HAWAII

Resource Class —	1	2	3	4	5	6
Size in Millions —	Under $10	$10-25	$25-50	$50-100	$100-500	Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	11.44	0.00	9.46	0.00	10.33	10.35
2) INTEREST EXPENSE	4.29	0.00	4.53	0.00	6.16	5.64
3) NET INTEREST MARGIN	7.14	0.00	4.93	0.00	4.10	4.70
4) LOAN LOSS PROVISION	0.40	0.00	0.23	0.00	0.26	0.21
5) TRUST INCOME	0.00	0.00	0.00	0.00	0.00	0.18
6) SERVICE CHARGES ON DEPOSITS*	0.12	0.00	0.40	0.00	0.28	0.21
7) OTHER NON-INTEREST INCOME	0.85	0.00	0.44	0.00	0.46	0.52
8) SALARIES AND BENEFITS	3.13	0.00	2.01	0.00	2.00	1.99
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	0.99	0.00	0.83	0.00	0.64	0.49
10) OTHER NON-INTEREST EXPENSE	2.39	0.00	1.50	0.00	1.13	0.87
11) TAX EQUIVALENT ADJUSTMENT		0.00	0.05	0.00	0.40	0.53
12) TAX PROVISION		0.00	0.08	0.00	0.25	0.34
13) RETURN ON ASSETS--OPERATING INCOME	1.20	0.00	1.04	0.00	0.65	1.07
14) RETURN ON ASSETS--NET INCOME	1.49	0.00	1.17	0.00	0.42	1.06
15) RETURN ON EQUITY--NET INCOME	7.72	0.00	17.54	0.00	9.54	18.25
Yields and Rates						
16) EFFECTIVE TAX RATE ON OPERATING INCOME	0.00	0.00	7.76	0.00	27.40	24.53
17) CASH DIVIDEND AS % OF OPERATING INCOME	0.00	0.00	3.32	0.00	32.69	41.04
18) CAPITAL FORMATION RATIO	7.72	0.00	17.02	0.00	7.74	10.91
19) OPERATING INCOME PER EMPLOYEE	6428		8145		3282	8707
20) NON-INT. INCOME % NON-INT. EXPENSE	15.05	0.00	19.54	0.00	20.13	24.97
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	14.45	0.00	11.68	0.00	12.11	11.83
22) YIELD ON LOANS	14.53	0.00	12.33	0.00	12.88	12.54
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.10	0.00	0.54	0.00	0.37	0.21
24) LOAN LOSS PROVISION % AVERAGE LOANS	0.65	0.00	0.39	0.00	0.40	0.35
25) YIELD ON INVESTMENT SECURITIES (FTE)	12.54	0.00	8.55	0.00	9.05	9.51
26) RATE ON TIME AND SAVINGS DEPOSITS	8.37	0.00	8.79	0.00	9.07	8.79
27) RATE ON TOTAL INTEREST FUNDS	8.37	0.00	8.80	0.00	9.19	9.00
28) BREAK EVEN YIELD	12.92	0.00	10.21	0.00	11.01	9.59
Balance Sheet Data						
29) EARNING ASSETS AS % OF ASSETS	79.19	0.00	81.01	0.00	87.83	87.44
30) CASH & DUE (NON-INT) % TOTAL ASSETS	15.11	0.00	13.90	0.00	8.83	8.19
31) INVESTMENT SECURITIES % TOTAL ASSETS	11.56	0.00	20.31	0.00	18.91	19.56
32) LOANS AS % OF TOTAL ASSETS	60.91	0.00	59.29	0.00	66.97	61.23
33) RESERVE AS % OF YEAR-END LOANS	0.50	0.00	1.12	0.00	1.03	0.86
34) LOANS AS % OF DEPOSITS*	76.55	0.00	66.39	0.00	72.88	69.20
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	28.23	0.00	39.90	0.00	27.31	27.73
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	21.31	0.00	15.09	0.00	20.86	20.84
37) MONEY MARKET CD'S* % TOTAL ASSETS	21.74	0.00	4.58	0.00	13.67	8.87
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	5.58	0.00	21.71	0.00	26.17	21.78
39) OTHER TIME DEPOSITS % TOTAL ASSETS	2.70	0.00	8.00	0.00	3.42	2.76
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	79.56	0.00	89.30	0.00	90.59	82.01
41) BORROWINGS AS % OF TOTAL ASSETS	0.00	0.00	3.07	0.00	0.81	2.67
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	19.29	0.00	6.71	0.00	4.64	5.81
43) LARGE LIABILITY DEPENDENCE	0.00	0.00	24.05	0.00	20.08	21.11
44) EMPLOYEES PER MILLION ASSETS	1.88	0.00	1.27	0.00	1.32	1.22
Growth Statistics						
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	218.42	0.00	120.90	0.00	-20.64	8.91
46) NET INCOME 1-YEAR	246.05	0.00	150.28	0.00	2.56	10.30
47) AVERAGE ASSETS 1-YEAR	60.81	0.00	11.43	0.00	17.37	18.60
48) INCOME BEFORE SECURITY TRANS. 5-YEARS		0.00	166.83	0.00	97.46	95.37
49) NET INCOME 5-YEARS		0.00	188.07	0.00	73.03	92.15
50) AVERAGE ASSETS 5-YEARS		0.00	65.60	0.00	56.15	72.34
Loan Types % Average Loans						
51) REAL ESTATE--RESIDENTIAL	22.49	0.00	26.95	0.00	33.06	25.05
52) REAL ESTATE--OTHER	12.29	0.00	3.28	0.00	11.99	18.79
53) COMMERCIAL AND INDUSTRIAL	25.59	0.00	25.28	0.00	24.37	22.33
54) AGRICULTURAL	0.26	0.00	0.00	0.00	0.14	0.60
55) PERSONAL LOANS	30.15	0.00	14.62	0.00	26.34	22.17
56) ALL OTHER LOANS	0.19	0.00	0.41	0.00	0.93	5.76
Miscellaneous						
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	79.56	0.00	89.30	0.00	90.59	88.48
58) FOREIGN DEPOSITS % TOTAL DEPOSITS	0.00	0.00	0.00	0.00	0.00	7.30
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	0.15	0.00	0.33	0.00	0.54	1.59
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	2.51	0.00	17.34	0.00	17.29	15.54

* DOMESTIC ONLY

PROFIT DISTRIBUTION PROFILE 1980 IDAHO BASED ON 26 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	10.21	10.45	10.90	11.36	11.94
2) INTEREST EXPENSE	6.32	6.07	5.69	5.25	4.98
3) NET INTEREST MARGIN	4.24	4.86	5.18	5.57	6.01
4) LOAN LOSS PROVISION	0.60	0.34	0.21	0.10	0.02
5) TRUST INCOME	0.03	0.03	0.05	0.12	0.17
6) SERVICE CHARGES ON DEPOSITS*	0.14	0.22	0.35	0.48	0.67
7) OTHER NON-INTEREST INCOME	0.10	0.16	0.26	0.39	0.46
8) SALARIES AND BENEFITS	2.62	2.20	2.00	1.79	1.57
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	0.91	0.72	0.56	0.48	0.34
10) OTHER NON-INTEREST EXPENSE	1.76	1.36	1.15	0.88	0.65
11) TAX EQUIVALENT ADJUSTMENT	0.66	0.52	0.46	0.27	0.09
12) TAX PROVISION	0.91	0.61	0.37	0.23	0.03
13) RETURN ON ASSETS--OPERATING INCOME	0.56	0.87	1.06	1.32	1.67
14) RETURN ON ASSETS--NET INCOME	0.56	0.81	1.07	1.24	1.53
15) RETURN ON EQUITY--NET INCOME	5.02	11.24	13.94	17.29	18.90
Yields and Rates					
16) EFFECTIVE TAX RATE ON OPERATING INCOME	4.18	15.48	28.74	35.16	37.69
17) CASH DIVIDEND AS % OF OPERATING INCOME	10.52	12.24	23.29	32.33	37.86
18) CAPITAL FORMATION RATIO	5.02	9.00	11.25	14.20	15.24
19) OPERATING INCOME PER EMPLOYEE	3000	6186	7709	10916	14700
20) NON-INT. INCOME % NON-INT. EXPENSE	10.40	13.56	19.45	22.31	27.63
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.72	12.08	12.72	13.53	15.81
22) YIELD ON LOANS	12.21	12.79	13.12	13.72	15.01
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.97	0.44	0.22	0.10	-0.08
24) LOAN LOSS PROVISION % AVERAGE LOANS	1.01	0.54	0.35	0.18	0.04
25) YIELD ON INVESTMENT SECURITIES (FTE)	8.44	9.09	9.79	10.41	11.56
26) RATE ON TIME AND SAVINGS DEPOSITS	8.16	8.47	8.69	9.39	9.95
27) RATE ON TOTAL INTEREST FUNDS	8.27	8.59	8.80	9.39	10.05
28) BREAK EVEN YIELD	13.88	11.64	10.67	9.56	8.76
Balance Sheet Data					
29) EARNING ASSETS AS % OF ASSETS		84.13	85.93	88.47	89.83
30) CASH & DUE (NON-INT) % TOTAL ASSETS		12.22	10.04	7.70	6.98
31) INVESTMENT SECURITIES % TOTAL ASSETS	7.51	14.21	20.08	26.04	30.93
32) LOANS AS % OF TOTAL ASSETS	46.03	51.88	57.31	61.98	66.43
33) RESERVE AS % OF YEAR-END LOANS	0.21	0.59	0.97	1.15	1.23
34) LOANS AS % OF DEPOSITS*	52.40	57.92	67.48	72.12	76.55
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	19.56	22.75	26.10	29.57	30.58
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	11.53	13.86	16.01	17.24	21.72
37) MONEY MARKET CD'S* % TOTAL ASSETS	14.30	17.29	21.04	24.60	28.00
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	4.76	8.43	12.46	16.39	20.28
39) OTHER TIME DEPOSITS % TOTAL ASSETS	3.67	8.49	11.43	14.51	16.52
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	78.19	83.53	88.30	90.10	92.03
41) BORROWINGS AS % OF TOTAL ASSETS	0.24	0.33	2.83	5.36	8.78
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	5.61	6.37	7.42	8.95	11.33
43) LARGE LIABILITY DEPENDENCE	0.00	0.22	6.53	14.55	18.98
44) EMPLOYEES PER MILLION ASSETS	1.96	1.59	1.37	1.15	1.00
Growth Statistics					
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	-37.19	6.50	15.71	49.19	164.44
46) NET INCOME 1-YEAR	-38.21	7.72	15.82	42.05	172.88
47) AVERAGE ASSETS 1-YEAR	1.57	13.26	18.44	33.89	125.16
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	-0.41	41.25	77.96	133.17	N/A
49) NET INCOME 5-YEARS	-0.94	41.36	78.02	128.25	N/A
50) AVERAGE ASSETS 5-YEARS	38.09	43.53	52.32	80.66	116.64
Loan Types % Average Loans					
51) REAL ESTATE--RESIDENTIAL	2.40	5.36	9.35	17.32	27.17
52) REAL ESTATE--OTHER	3.40	6.31	9.39	14.44	19.73
53) COMMERCIAL AND INDUSTRIAL	12.14	18.50	25.60	37.20	50.42
54) AGRICULTURAL	0.82	6.91	22.02	39.48	53.09
55) PERSONAL LOANS	6.71	10.97	17.43	24.32	27.24
56) ALL OTHER LOANS	0.10	0.27	0.42	1.75	3.15
Miscellaneous					
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	78.19	83.53	88.30	90.10	92.03
58) FOREIGN DEPOSITS % TOTAL DEPOSITS					
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	1.45	1.61	2.28	3.52	4.81
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	3.16	4.37	6.20	11.51	15.98

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 26 BANKS IN IDAHO

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	11.27	11.20	11.07	10.80	10.37	10.45
2) INTEREST EXPENSE	4.98	5.63	5.60	5.54	6.23	5.85
3) NET INTEREST MARGIN	6.26	5.19	5.60	5.20	4.96	4.69
4) LOAN LOSS PROVISION	0.42	0.21	0.19	0.17	0.19	0.25
5) TRUST INCOME	0.00	0.03	0.00	0.05	0.07	0.06
6) SERVICE CHARGES ON DEPOSITS*	0.32	0.33	0.37	0.50	0.50	0.34
7) OTHER NON-INTEREST INCOME	0.26	0.33	0.24	0.28	0.21	0.32
8) SALARIES AND BENEFITS	2.20	1.91	1.96	2.49	2.16	1.85
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	0.72	0.59	0.51	0.60	0.56	0.38
10) OTHER NON-INTEREST EXPENSE	1.77	1.18	0.97	0.92	1.15	1.29
11) TAX EQUIVALENT ADJUSTMENT	0.25	0.32	0.59	0.39	0.46	0.47
12) TAX PROVISION	0.34	0.27	0.76	0.48	0.35	0.47
13) RETURN ON ASSETS--OPERATING INCOME	0.58	1.16	1.50	0.94	0.93	0.87
14) RETURN ON ASSETS--NET INCOME	0.58	1.16	1.50	0.95	0.93	0.81
15) RETURN ON EQUITY--NET INCOME	3.48	14.20	18.43	16.27	13.03	13.68
Yields and Rates						
16) EFFECTIVE TAX RATE ON OPERATING INCOME	33.77	21.68	30.29	33.64	19.82	34.92
17) CASH DIVIDEND AS % OF OPERATING INCOME	0.00	12.24	26.22	24.13	23.97	32.33
18) CAPITAL FORMATION RATIO	3.48	14.20	12.53	12.30	10.31	9.00
19) OPERATING INCOME PER EMPLOYEE	3000	8941	13029	5473	6433	7811
20) NON-INT. INCOME % NON-INT. EXPENSE	10.40	17.11	15.89	23.10	21.00	21.07
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	13.89	12.81	12.44	13.06	11.76	12.33
22) YIELD ON LOANS	13.01	13.55	12.94	13.65	13.16	13.20
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.17	0.28	0.10	0.17	0.25	0.42
24) LOAN LOSS PROVISION % AVERAGE LOANS	0.92	0.35	0.27	0.33	0.29	0.43
25) YIELD ON INVESTMENT SECURITIES (FTE)	12.13	10.27	9.51	9.64	9.01	10.04
26) RATE ON TIME AND SAVINGS DEPOSITS	8.96	8.66	8.51	8.62	8.90	8.66
27) RATE ON TOTAL INTEREST FUNDS	8.90	8.69	8.53	8.69	9.34	8.81
28) BREAK EVEN YIELD	13.18	11.08	9.41	11.11	10.63	10.09
Balance Sheet Data						
29) EARNING ASSETS AS % OF ASSETS	78.23	87.73	88.73	82.99	86.58	84.78
30) CASH & DUE (NON-INT) % TOTAL ASSETS	12.09	8.28	8.78	12.37	8.38	11.15
31) INVESTMENT SECURITIES % TOTAL ASSETS	7.51	14.92	20.08	26.75	26.04	22.31
32) LOANS AS % OF TOTAL ASSETS	59.17	55.82	64.07	50.26	56.33	57.41
33) RESERVE AS % OF YEAR-END LOANS	0.41	0.64	1.15	1.07	1.03	0.91
34) LOANS AS % OF DEPOSITS*	70.09	64.12	71.29	62.91	67.43	68.91
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	22.75	28.90	26.79	28.69	24.78	24.68
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	14.58	13.86	16.92	15.66	16.13	17.11
37) MONEY MARKET CD'S* % TOTAL ASSETS	15.51	21.93	24.30	19.62	18.48	17.29
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	16.39	12.71	4.15	12.40	13.22	11.96
39) OTHER TIME DEPOSITS % TOTAL ASSETS	3.48	9.97	14.82	9.85	11.11	11.97
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	78.19	88.22	90.19	88.42	86.78	83.30
41) BORROWINGS AS % OF TOTAL ASSETS	1.91	3.09	0.28	3.93	5.71	6.19
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	20.58	7.32	8.45	5.99	6.87	6.01
43) LARGE LIABILITY DEPENDENCE	4.40	9.06	0.50	11.80	16.32	6.74
44) EMPLOYEES PER MILLION ASSETS	1.63	1.45	1.15	1.63	1.37	1.26
Growth Statistics						
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	-77.98	17.11	14.12	29.92	8.16	10.02
46) NET INCOME 1-YEAR	-74.54	16.66	15.82	31.61	7.72	10.01
47) AVERAGE ASSETS 1-YEAR	1.57	26.07	18.68	31.86	8.74	14.40
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	-27.27	118.86	120.16	100.59	41.25	67.93
49) NET INCOME 5-YEARS	-9.67	105.00	162.58	87.49	38.30	68.39
50) AVERAGE ASSETS 5-YEARS	38.09	68.14	49.08	99.40	43.53	50.15
Loan Types % Average Loans						
51) REAL ESTATE--RESIDENTIAL	7.62	6.58	5.06	10.24	17.32	17.24
52) REAL ESTATE--OTHER	8.79	8.26	9.67	15.61	11.13	8.47
53) COMMERCIAL AND INDUSTRIAL	49.80	18.50	19.08	32.40	28.42	32.52
54) AGRICULTURAL	6.85	34.15	41.77	10.77	19.20	9.38
55) PERSONAL LOANS	10.24	17.85	13.79	11.11	27.20	27.24
56) ALL OTHER LOANS	0.35	0.29	2.19	0.30	1.45	2.15
Miscellaneous						
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	78.19	88.22	90.19	88.42	86.78	83.30
58) FOREIGN DEPOSITS % TOTAL DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.00
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	1.82	2.35	2.04	2.83	2.15	2.65
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	14.66	11.51	5.55	5.39	6.14	4.37

* DOMESTIC ONLY

Illinois

PROFIT DISTRIBUTION PROFILE 1980 ILLINOIS BASED ON 1248 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	8.94	9.39	9.80	10.24	10.69
2) INTEREST EXPENSE	6.44	5.99	5.51	4.98	4.24
3) NET INTEREST MARGIN	3.42	3.82	4.35	4.86	5.41
4) LOAN LOSS PROVISION	0.52	0.28	0.15	0.07	0.03
5) TRUST INCOME	0.01	0.03	0.08	0.17	0.32
6) SERVICE CHARGES ON DEPOSITS*	0.05	0.09	0.18	0.32	0.50
7) OTHER NON-INTEREST INCOME	0.05	0.09	0.15	0.24	0.39
8) SALARIES AND BENEFITS	2.10	1.77	1.46	1.21	1.01
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	0.76	0.56	0.40	0.28	0.20
10) OTHER NON-INTEREST EXPENSE	1.40	1.09	0.82	0.63	0.50
11) TAX EQUIVALENT ADJUSTMENT	0.85	0.68	0.51	0.32	0.15
12) TAX PROVISION	0.66	0.42	0.22	0.07	-0.02
13) RETURN ON ASSETS--OPERATING INCOME	0.43	0.76	1.08	1.37	1.76
14) RETURN ON ASSETS--NET INCOME	0.41	0.74	1.05	1.31	1.66
15) RETURN ON EQUITY--NET INCOME	5.00	9.41	12.58	15.27	17.96
Yields and Rates					
16) EFFECTIVE TAX RATE ON OPERATING INCOME	-0.57	7.44	16.39	25.46	32.49
17) CASH DIVIDEND AS % OF OPERATING INCOME	9.04	15.00	24.19	36.73	58.13
18) CAPITAL FORMATION RATIO	1.30	5.89	9.10	11.79	14.55
19) OPERATING INCOME PER EMPLOYEE	3692	7170	11755	17285	23777
20) NON-INT. INCOME % NON-INT. EXPENSE	5.98	9.94	14.77	20.19	26.25
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	9.95	10.44	10.99	11.61	12.20
22) YIELD ON LOANS	10.50	11.00	11.58	12.21	12.98
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.88	0.47	0.23	0.09	0.02
24) LOAN LOSS PROVISION % AVERAGE LOANS	0.98	0.55	0.29	0.15	0.06
25) YIELD ON INVESTMENT SECURITIES (FTE)	8.03	8.60	9.19	9.76	10.37
26) RATE ON TIME AND SAVINGS DEPOSITS	7.12	7.66	8.13	8.60	9.09
27) RATE ON TOTAL INTEREST FUNDS	7.18	7.74	8.24	8.72	9.27
28) BREAK EVEN YIELD	10.69	9.79	8.96	8.25	7.52
Balance Sheet Data					
29) EARNING ASSETS AS % OF ASSETS	83.63	86.87	89.72	91.97	93.65
30) CASH & DUE (NON-INT) % TOTAL ASSETS	10.85	8.68	6.73	5.20	4.18
31) INVESTMENT SECURITIES % TOTAL ASSETS	20.38	24.97	30.72	37.88	46.21
32) LOANS AS % OF TOTAL ASSETS	35.61	44.42	51.85	57.09	61.56
33) RESERVE AS % OF YEAR-END LOANS	0.47	0.70	0.97	1.19	1.40
34) LOANS AS % OF DEPOSITS*	40.29	50.80	58.74	64.95	69.86
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	16.98	19.69	23.19	27.54	32.67
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	10.42	14.02	18.55	24.06	29.32
37) MONEY MARKET CD'S* % TOTAL ASSETS	10.40	14.55	18.73	23.52	27.41
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	1.81	3.63	6.82	11.78	17.57
39) OTHER TIME DEPOSITS % TOTAL ASSETS	6.37	10.65	16.38	22.83	28.25
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	82.34	86.35	89.07	90.64	91.67
41) BORROWINGS AS % OF TOTAL ASSETS	0.25	0.64	1.79	4.77	8.64
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	6.29	7.10	8.24	9.71	11.90
43) LARGE LIABILITY DEPENDENCE	0.00	0.00	1.50	7.57	14.80
44) EMPLOYEES PER MILLION ASSETS	1.44	1.15	0.92	0.73	0.60
Growth Statistics					
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	-38.53	-11.98	5.77	21.67	55.88
46) NET INCOME 1-YEAR	-39.86	-12.48	6.20	24.36	55.26
47) AVERAGE ASSETS 1-YEAR	-0.55	5.60	11.60	18.40	26.92
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	-16.88	22.22	61.48	120.52	233.89
49) NET INCOME 5-YEARS	-28.30	13.55	49.69	105.26	214.51
50) AVERAGE ASSETS 5-YEARS	17.04	29.50	42.04	56.54	79.68
Loan Types % Average Loans					
51) REAL ESTATE--RESIDENTIAL	9.33	16.01	24.59	35.06	43.77
52) REAL ESTATE--OTHER	4.05	7.35	12.16	18.02	24.85
53) COMMERCIAL AND INDUSTRIAL	7.61	12.13	18.54	26.55	36.31
54) AGRICULTURAL	0.79	4.77	16.48	30.29	43.27
55) PERSONAL LOANS	8.57	12.39	17.72	24.13	32.76
56) ALL OTHER LOANS	0.07	0.20	0.75	1.97	4.40
Miscellaneous					
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	82.40	86.35	89.07	90.64	91.67
58) FOREIGN DEPOSITS % TOTAL DEPOSITS					
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	0.36	0.93	1.76	3.07	4.57
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	1.98	3.68	6.19	9.93	14.30

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 1248 BANKS IN ILLINOIS

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	9.66	9.77	9.80	9.96	9.97	10.53
2) INTEREST EXPENSE	5.00	5.47	5.60	5.63	5.89	7.71
3) NET INTEREST MARGIN	4.65	4.34	4.26	4.32	4.10	2.56
4) LOAN LOSS PROVISION	0.20	0.15	0.14	0.14	0.14	0.18
5) TRUST INCOME	0.02	0.05	0.05	0.08	0.15	0.46
6) SERVICE CHARGES ON DEPOSITS*	0.16	0.19	0.20	0.21	0.15	0.04
7) OTHER NON-INTEREST INCOME	0.13	0.14	0.16	0.15	0.15	0.56
8) SALARIES AND BENEFITS	1.60	1.42	1.44	1.49	1.43	1.37
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	0.39	0.36	0.40	0.44	0.42	0.40
10) OTHER NON-INTEREST EXPENSE	0.90	0.83	0.85	0.80	0.76	0.58
11) TAX EQUIVALENT ADJUSTMENT	0.20	0.47	0.58	0.59	0.63	0.34
12) TAX PROVISION	0.32	0.25	0.20	0.15	0.09	0.06
13) RETURN ON ASSETS--OPERATING INCOME	1.22	1.12	1.02	1.04	0.94	0.52
14) RETURN ON ASSETS--NET INCOME	1.18	1.09	0.98	1.02	0.93	0.50
15) RETURN ON EQUITY--NET INCOME	12.22	12.45	12.71	12.85	12.67	10.41
Yields and Rates						
16) EFFECTIVE TAX RATE ON OPERATING INCOME	20.00	18.57	15.20	14.84	8.93	10.49
17) CASH DIVIDEND AS % OF OPERATING INCOME	23.11	20.63	22.51	30.01	33.44	48.31
18) CAPITAL FORMATION RATIO	9.28	9.58	9.28	8.92	8.02	3.64
19) OPERATING INCOME PER EMPLOYEE	12000	13000	11608	11031	10818	9707
20) NON-INT. INCOME % NON-INT. EXPENSE	10.02	13.49	15.49	17.26	19.41	44.01
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	10.63	10.90	11.01	11.08	11.21	12.90
22) YIELD ON LOANS	11.34	11.55	11.51	11.61	11.98	13.30
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.25	0.20	0.24	0.24	0.24	0.27
24) LOAN LOSS PROVISION % AVERAGE LOANS	0.42	0.28	0.26	0.28	0.29	0.34
25) YIELD ON INVESTMENT SECURITIES (FTE)	8.75	8.93	9.35	9.33	9.54	10.54
26) RATE ON TIME AND SAVINGS DEPOSITS	7.75	8.04	8.20	8.24	8.36	10.46
27) RATE ON TOTAL INTEREST FUNDS	7.75	8.07	8.33	8.39	8.73	11.64
28) BREAK EVEN YIELD	8.62	8.82	9.03	9.08	9.28	11.83
Balance Sheet Data						
29) EARNING ASSETS AS % OF ASSETS	89.77	90.39	89.27	89.34	89.77	83.03
30) CASH & DUE (NON-INT) % TOTAL ASSETS	6.98	6.51	6.70	6.69	7.02	9.65
31) INVESTMENT SECURITIES % TOTAL ASSETS	33.29	31.29	30.46	30.33	30.87	15.13
32) LOANS AS % OF TOTAL ASSETS	47.83	51.81	52.69	53.81	51.69	53.40
33) RESERVE AS % OF YEAR-END LOANS	0.99	0.94	0.94	0.97	1.01	1.03
34) LOANS AS % OF DEPOSITS*	53.89	58.43	59.43	61.68	60.43	73.44
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	24.72	22.85	22.94	22.98	22.57	22.58
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	16.62	18.07	20.16	20.98	19.72	5.26
37) MONEY MARKET CD'S* % TOTAL ASSETS	20.44	21.01	19.03	17.17	14.75	2.48
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	5.15	5.62	6.66	9.12	11.80	17.48
39) OTHER TIME DEPOSITS % TOTAL ASSETS	19.25	18.28	17.17	15.23	12.09	2.96
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	88.65	89.69	89.33	88.13	85.22	53.87
41) BORROWINGS AS % OF TOTAL ASSETS	0.83	1.00	1.46	2.75	4.67	17.24
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	10.30	8.56	7.69	7.60	7.17	5.10
43) LARGE LIABILITY DEPENDENCE	0.00	0.00	2.26	6.83	7.33	34.26
44) EMPLOYEES PER MILLION ASSETS	1.07	0.85	0.89	0.95	0.91	0.61
Growth Statistics						
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	12.19	7.80	3.09	3.83	2.78	0.79
46) NET INCOME 1-YEAR	13.85	7.77	3.97	4.99	4.19	2.62
47) AVERAGE ASSETS 1-YEAR	13.56	13.69	12.16	8.83	8.38	10.11
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	77.77	65.68	63.08	50.12	46.67	12.85
49) NET INCOME 5-YEARS	66.25	50.96	55.38	38.03	33.01	5.55
50) AVERAGE ASSETS 5-YEARS	36.19	43.87	45.46	38.57	38.21	78.57
Loan Types % Average Loans						
51) REAL ESTATE--RESIDENTIAL	22.42	25.72	27.52	23.68	21.75	9.30
52) REAL ESTATE--OTHER	8.10	10.11	13.48	16.01	17.12	7.51
53) COMMERCIAL AND INDUSTRIAL	12.93	15.62	19.11	22.62	29.56	39.57
54) AGRICULTURAL	23.46	20.81	13.98	4.69	2.37	0.35
55) PERSONAL LOANS	19.65	16.99	16.01	18.45	19.98	6.95
56) ALL OTHER LOANS	0.94	0.72	0.55	0.51	1.42	15.71
Miscellaneous						
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	88.65	89.69	89.33	88.13	85.22	72.19
58) FOREIGN DEPOSITS % TOTAL DEPOSITS	0.00	0.00	0.00	0.00	0.00	24.35
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	2.86	2.01	1.57	1.57	0.91	0.40
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	7.41	6.24	5.80	5.86	5.84	3.36

* DOMESTIC ONLY

Indiana

PROFIT DISTRIBUTION PROFILE 1980 INDIANA BASED ON 405 BANKS

Operating Performance—% of Assets

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
1) INTEREST INCOME (FTE)	9.39	9.80	10.17	10.64	11.06
2) INTEREST EXPENSE	6.55	6.26	5.89	5.46	5.06
3) NET INTEREST MARGIN	3.54	3.93	4.32	4.75	5.32
4) LOAN LOSS PROVISION	0.48	0.32	0.18	0.09	0.04
5) TRUST INCOME	0.01	0.02	0.04	0.10	0.18
6) SERVICE CHARGES ON DEPOSITS*	0.05	0.09	0.15	0.23	0.30
7) OTHER NON-INTEREST INCOME	0.07	0.10	0.15	0.26	0.43
8) SALARIES AND BENEFITS	1.90	1.63	1.36	1.18	1.00
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	0.64	0.52	0.37	0.25	0.19
10) OTHER NON-INTEREST EXPENSE	1.31	1.03	0.83	0.68	0.59
11) TAX EQUIVALENT ADJUSTMENT	0.92	0.76	0.58	0.44	0.26
12) TAX PROVISION	0.56	0.37	0.18	0.05	-0.08
13) RETURN ON ASSETS--OPERATING INCOME	0.60	0.82	1.02	1.30	1.60
14) RETURN ON ASSETS--NET INCOME	0.59	0.81	1.01	1.26	1.57
15) RETURN ON EQUITY--NET INCOME	7.27	10.26	12.36	14.39	16.35

Yields and Rates

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
16) EFFECTIVE TAX RATE ON OPERATING INCOME	-10.05	4.58	13.91	23.66	31.49
17) CASH DIVIDEND AS % OF OPERATING INCOME	7.69	12.38	21.52	30.91	41.64
18) CAPITAL FORMATION RATIO	4.50	7.28	9.54	11.95	14.00
19) OPERATING INCOME PER EMPLOYEE	5823	7835	10957	15804	21750
20) NON-INT. INCOME % NON-INT. EXPENSE	7.14	10.34	14.04	18.97	23.65
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	10.43	10.83	11.29	11.80	12.38
22) YIELD ON LOANS	10.86	11.23	11.73	12.31	12.95
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.79	0.47	0.26	0.11	0.03
24) LOAN LOSS PROVISION % AVERAGE LOANS	0.85	0.56	0.33	0.18	0.08
25) YIELD ON INVESTMENT SECURITIES (FTE)	8.32	8.94	9.59	10.19	10.62
26) RATE ON TIME AND SAVINGS DEPOSITS	7.75	8.07	8.37	8.68	8.97
27) RATE ON TOTAL INTEREST FUNDS	7.79	8.13	8.43	8.80	9.16
28) BREAK EVEN YIELD	10.68	9.90	9.22	8.64	8.03

Balance Sheet Data

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
29) EARNING ASSETS AS % OF ASSETS	86.34	88.57	90.69	92.37	93.47
30) CASH & DUE (NON-INT) % TOTAL ASSETS	9.81	7.65	6.11	4.95	4.34
31) INVESTMENT SECURITIES % TOTAL ASSETS	18.26	23.47	28.58	34.29	40.30
32) LOANS AS % OF TOTAL ASSETS	42.10	48.82	55.39	60.22	63.47
33) RESERVE AS % OF YEAR-END LOANS	0.58	0.75	0.96	1.16	1.34
34) LOANS AS % OF DEPOSITS*	48.71	56.00	63.03	67.97	71.45
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	15.24	17.34	20.37	24.10	26.98
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	10.75	12.76	15.29	18.80	22.23
37) MONEY MARKET CD'S* % TOTAL ASSETS	14.63	17.70	21.12	24.31	27.65
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	3.78	5.40	8.33	11.61	15.04
39) OTHER TIME DEPOSITS % TOTAL ASSETS	11.60	16.25	20.85	26.13	30.09
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	82.93	87.21	89.15	90.45	91.33
41) BORROWINGS AS % OF TOTAL ASSETS	0.20	0.47	1.27	3.88	9.39
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	6.48	7.26	8.22	9.35	11.07
43) LARGE LIABILITY DEPENDENCE	0.00	0.00	3.41	7.86	12.59
44) EMPLOYEES PER MILLION ASSETS	1.35	1.11	0.91	0.75	0.62

Growth Statistics

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	-27.91	-13.31	1.23	13.59	39.72
46) NET INCOME 1-YEAR	-27.85	-12.50	1.52	14.77	33.62
47) AVERAGE ASSETS 1-YEAR	3.79	7.63	11.54	15.87	21.26
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	-4.54	22.75	50.00	95.59	181.67
49) NET INCOME 5-YEARS	-7.14	18.50	45.42	87.41	140.51
50) AVERAGE ASSETS 5-YEARS	26.99	35.18	44.47	56.35	71.25

Loan Types % Average Loans

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
51) REAL ESTATE--RESIDENTIAL	14.85	22.53	31.21	39.14	48.43
52) REAL ESTATE--OTHER	6.46	9.79	14.16	18.65	25.06
53) COMMERCIAL AND INDUSTRIAL	5.52	9.29	13.53	19.66	25.67
54) AGRICULTURAL	0.62	2.54	8.54	16.46	29.31
55) PERSONAL LOANS	11.04	14.45	20.47	27.29	32.83
56) ALL OTHER LOANS	0.03	0.20	0.78	2.03	4.33

Miscellaneous

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	82.93	87.21	89.15	90.45	91.33
58) FOREIGN DEPOSITS % TOTAL DEPOSITS					
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	1.08	1.72	2.58	3.62	5.40
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	3.44	4.82	6.86	9.33	12.52

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 405 BANKS IN INDIANA

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	10.12	10.19	10.24	10.11	10.16	9.58
2) INTEREST EXPENSE	5.28	5.84	5.84	6.03	6.01	6.42
3) NET INTEREST MARGIN	4.99	4.35	4.35	4.25	4.12	3.14
4) LOAN LOSS PROVISION	0.17	0.21	0.18	0.18	0.14	0.16
5) TRUST INCOME	0.02	0.02	0.03	0.05	0.11	0.26
6) SERVICE CHARGES ON DEPOSITS*	0.11	0.16	0.14	0.16	0.18	0.13
7) OTHER NON-INTEREST INCOME	0.18	0.15	0.14	0.15	0.21	0.29
8) SALARIES AND BENEFITS	1.42	1.37	1.33	1.31	1.45	1.29
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	0.39	0.35	0.34	0.34	0.47	0.50
10) OTHER NON-INTEREST EXPENSE	0.98	0.87	0.81	0.80	0.82	0.70
11) TAX EQUIVALENT ADJUSTMENT	0.30	0.49	0.58	0.69	0.74	0.50
12) TAX PROVISION	0.44	0.21	0.23	0.13	0.02	-0.07
13) RETURN ON ASSETS--OPERATING INCOME	1.39	0.98	1.11	0.96	0.96	0.70
14) RETURN ON ASSETS--NET INCOME	1.37	0.98	1.07	0.94	0.92	0.71
15) RETURN ON EQUITY--NET INCOME	12.00	11.85	13.03	11.82	12.64	12.03
Yields and Rates						
16) EFFECTIVE TAX RATE ON OPERATING INCOME	20.83	16.79	17.42	10.19	2.54	-9.60
17) CASH DIVIDEND AS % OF OPERATING INCOME	11.47	17.07	20.06	25.41	30.33	49.31
18) CAPITAL FORMATION RATIO	9.77	9.84	10.32	9.10	8.98	6.41
19) OPERATING INCOME PER EMPLOYEE	13200	10333	12064	10960	9007	8722
20) NON-INT. INCOME % NON-INT. EXPENSE	9.50	11.66	13.40	15.82	20.08	30.42
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.34	11.27	11.21	11.31	11.39	11.38
22) YIELD ON LOANS	11.84	11.64	11.67	11.71	11.97	12.18
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.30	0.28	0.24	0.26	0.25	0.41
24) LOAN LOSS PROVISION % AVERAGE LOANS	0.39	0.36	0.34	0.33	0.26	0.39
25) YIELD ON INVESTMENT SECURITIES (FTE)	8.25	9.15	9.64	9.77	9.92	10.59
26) RATE ON TIME AND SAVINGS DEPOSITS	8.01	8.25	8.37	8.40	8.49	8.85
27) RATE ON TOTAL INTEREST FUNDS	8.01	8.26	8.40	8.51	8.86	9.95
28) BREAK EVEN YIELD	8.83	9.39	9.02	9.22	9.40	10.06
Balance Sheet Data						
29) EARNING ASSETS AS % OF ASSETS	90.98	90.86	91.22	90.50	89.47	82.46
30) CASH & DUE (NON-INT) % TOTAL ASSETS	6.77	6.15	5.77	5.81	7.20	11.39
31) INVESTMENT SECURITIES % TOTAL ASSETS	26.13	27.16	29.06	28.95	29.63	24.32
32) LOANS AS % OF TOTAL ASSETS	47.63	56.03	56.44	56.09	53.48	47.52
33) RESERVE AS % OF YEAR-END LOANS	0.91	0.96	0.99	0.90	0.96	1.31
34) LOANS AS % OF DEPOSITS*	54.40	61.89	63.33	63.36	63.31	65.26
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	20.88	19.26	20.04	20.23	22.77	22.65
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	13.51	15.06	15.56	15.34	15.65	11.91
37) MONEY MARKET CD'S* % TOTAL ASSETS	21.56	22.32	22.00	21.09	18.11	12.14
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	6.80	8.45	7.40	8.28	11.42	11.23
39) OTHER TIME DEPOSITS % TOTAL ASSETS	19.59	23.64	21.53	20.80	15.99	8.97
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	88.08	90.42	89.32	88.59	86.36	70.42
41) BORROWINGS AS % OF TOTAL ASSETS	1.08	0.48	0.80	1.42	4.82	17.63
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	11.50	8.60	8.29	7.99	7.33	6.00
43) LARGE LIABILITY DEPENDENCE	0.00	2.28	3.01	5.52	5.78	16.02
44) EMPLOYEES PER MILLION ASSETS	1.00	0.89	0.88	0.89	0.95	0.85
Growth Statistics						
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	8.83	3.47	1.57	0.67	-3.71	0.32
46) NET INCOME 1-YEAR	3.79	2.36	2.83	0.89	-3.20	1.90
47) AVERAGE ASSETS 1-YEAR	9.47	10.44	11.94	11.71	11.63	13.28
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	104.83	53.40	57.30	37.18	37.11	60.47
49) NET INCOME 5-YEARS	94.44	45.82	56.03	36.78	34.18	60.64
50) AVERAGE ASSETS 5-YEARS	39.37	44.45	44.68	47.56	44.21	32.13
Loan Types % Average Loans						
51) REAL ESTATE--RESIDENTIAL	27.88	31.72	32.36	31.33	28.26	27.49
52) REAL ESTATE--OTHER	8.39	12.10	15.39	15.87	15.26	12.75
53) COMMERCIAL AND INDUSTRIAL	9.89	11.93	11.42	14.45	21.60	24.03
54) AGRICULTURAL	15.23	12.35	10.60	7.44	1.52	0.47
55) PERSONAL LOANS	21.84	19.87	18.64	18.51	26.75	21.14
56) ALL OTHER LOANS	0.47	0.66	0.61	0.87	1.55	6.79
Miscellaneous						
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	88.08	90.42	89.32	88.59	86.36	72.18
58) FOREIGN DEPOSITS % TOTAL DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.20
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	2.60	2.28	2.74	2.56	2.74	2.73
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	7.89	7.37	6.46	6.40	6.58	7.43

* DOMESTIC ONLY

Iowa

PROFIT DISTRIBUTION PROFILE 1980 IOWA BASED ON 651 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	9.47	9.83	10.29	10.68	11.09
2) INTEREST EXPENSE	6.35	6.04	5.67	5.31	4.84
3) NET INTEREST MARGIN	3.77	4.16	4.57	5.09	5.67
4) LOAN LOSS PROVISION	0.57	0.33	0.16	0.07	0.03
5) TRUST INCOME	0.01	0.02	0.03	0.08	0.19
6) SERVICE CHARGES ON DEPOSITS*	0.04	0.07	0.13	0.23	0.34
7) OTHER NON-INTEREST INCOME	0.04	0.09	0.16	0.27	0.43
8) SALARIES AND BENEFITS	1.88	1.63	1.35	1.13	0.98
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	0.48	0.37	0.27	0.19	0.13
10) OTHER NON-INTEREST EXPENSE	1.09	0.88	0.71	0.55	0.44
11) TAX EQUIVALENT ADJUSTMENT	0.84	0.65	0.46	0.31	0.17
12) TAX PROVISION	1.00	0.70	0.45	0.22	0.09
13) RETURN ON ASSETS--OPERATING INCOME	0.83	1.10	1.37	1.68	2.07
14) RETURN ON ASSETS--NET INCOME	0.80	1.07	1.34	1.63	2.02
15) RETURN ON EQUITY--NET INCOME	9.79	12.78	15.01	18.10	21.60
Yields and Rates					
16) EFFECTIVE TAX RATE ON OPERATING INCOME	7.74	15.84	24.77	32.34	38.80
17) CASH DIVIDEND AS % OF OPERATING INCOME	4.93	9.37	17.87	31.98	51.85
18) CAPITAL FORMATION RATIO	6.06	9.20	12.09	14.76	17.72
19) OPERATING INCOME PER EMPLOYEE	9000	13444	18666	24851	32187
20) NON-INT. INCOME % NON-INT. EXPENSE	6.50	10.12	15.19	20.79	26.44
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	10.33	10.84	11.33	11.90	12.45
22) YIELD ON LOANS	11.02	11.51	12.09	12.67	13.25
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.94	0.47	0.20	0.05	-0.02
24) LOAN LOSS PROVISION % AVERAGE LOANS	0.99	0.61	0.28	0.14	0.05
25) YIELD ON INVESTMENT SECURITIES (FTE)	7.78	8.38	9.02	9.66	10.19
26) RATE ON TIME AND SAVINGS DEPOSITS	7.29	7.65	8.06	8.38	8.72
27) RATE ON TOTAL INTEREST FUNDS	7.30	7.71	8.13	8.46	8.86
28) BREAK EVEN YIELD	9.94	9.28	8.67	8.13	7.64
Balance Sheet Data					
29) EARNING ASSETS AS % OF ASSETS	86.61	88.95	91.15	92.99	94.22
30) CASH & DUE (NON-INT) % TOTAL ASSETS	10.32	7.99	6.29	5.04	4.33
31) INVESTMENT SECURITIES % TOTAL ASSETS	15.10	20.81	27.03	34.47	41.79
32) LOANS AS % OF TOTAL ASSETS	42.25	49.45	56.48	62.71	67.69
33) RESERVE AS % OF YEAR-END LOANS	0.39	0.61	0.89	1.12	1.28
34) LOANS AS % OF DEPOSITS*	47.24	55.82	63.32	70.24	76.15
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	15.18	17.19	19.84	22.95	26.45
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	11.47	14.41	17.24	20.30	22.77
37) MONEY MARKET CD'S* % TOTAL ASSETS	16.24	19.74	23.45	26.99	30.70
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	0.96	1.91	3.15	5.97	8.52
39) OTHER TIME DEPOSITS % TOTAL ASSETS	14.46	19.37	23.98	28.77	33.19
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	86.25	88.06	89.62	90.57	91.41
41) BORROWINGS AS % OF TOTAL ASSETS	0.18	0.31	0.65	1.74	4.56
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	7.01	7.72	8.61	9.75	11.38
43) LARGE LIABILITY DEPENDENCE	0.00	0.00	0.00	1.83	5.16
44) EMPLOYEES PER MILLION ASSETS	1.10	0.89	0.73	0.62	0.51
Growth Statistics					
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	-17.50	2.81	20.26	41.16	77.04
46) NET INCOME 1-YEAR	-18.10	1.51	19.69	41.22	79.16
47) AVERAGE ASSETS 1-YEAR	6.91	10.39	14.75	19.29	24.38
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	26.00	53.02	87.13	145.02	223.21
49) NET INCOME 5-YEARS	19.90	44.34	79.33	132.69	207.14
50) AVERAGE ASSETS 5-YEARS	28.56	34.79	43.62	54.29	64.35
Loan Types % Average Loans					
51) REAL ESTATE--RESIDENTIAL	4.16	8.02	13.99	21.33	28.58
52) REAL ESTATE--OTHER	3.27	6.07	9.36	13.27	17.88
53) COMMERCIAL AND INDUSTRIAL	6.56	10.09	14.75	20.88	26.27
54) AGRICULTURAL	11.29	28.77	44.43	58.04	67.19
55) PERSONAL LOANS	5.53	7.30	10.44	14.81	20.85
56) ALL OTHER LOANS	0.05	0.16	0.47	1.61	3.16
Miscellaneous					
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	86.25	88.06	89.62	90.57	91.41
58) FOREIGN DEPOSITS % TOTAL DEPOSITS					
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	0.41	0.72	1.12	1.65	2.49
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	1.39	2.35	3.85	5.69	8.23

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 651 BANKS IN IOWA

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	10.09	10.31	10.40	10.29	9.87	9.72
2) INTEREST EXPENSE	5.18	5.63	5.94	5.72	5.74	6.57
3) NET INTEREST MARGIN	5.02	4.59	4.45	4.50	4.20	3.21
4) LOAN LOSS PROVISION	0.18	0.19	0.14	0.14	0.13	0.46
5) TRUST INCOME	0.02	0.02	0.02	0.06	0.19	0.19
6) SERVICE CHARGES ON DEPOSITS*	0.12	0.11	0.13	0.22	0.16	0.11
7) OTHER NON-INTEREST INCOME	0.15	0.15	0.17	0.19	0.18	0.48
8) SALARIES AND BENEFITS	1.66	1.36	1.20	1.31	1.27	1.09
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	0.25	0.25	0.27	0.35	0.37	0.38
10) OTHER NON-INTEREST EXPENSE	0.75	0.65	0.73	0.78	0.84	0.68
11) TAX EQUIVALENT ADJUSTMENT	0.25	0.43	0.56	0.65	0.55	0.44
12) TAX PROVISION	0.46	0.49	0.44	0.28	0.25	0.05
13) RETURN ON ASSETS--OPERATING INCOME	1.53	1.41	1.33	1.26	1.08	0.55
14) RETURN ON ASSETS--NET INCOME	1.49	1.37	1.27	1.22	1.00	0.43
15) RETURN ON EQUITY--NET INCOME	14.56	15.09	15.13	15.45	13.53	9.65
Yields and Rates						
16) EFFECTIVE TAX RATE ON OPERATING INCOME	23.52	25.20	25.34	21.65	25.02	5.09
17) CASH DIVIDEND AS % OF OPERATING INCOME	13.25	15.91	21.91	23.42	29.48	30.02
18) CAPITAL FORMATION RATIO	12.82	12.48	11.55	11.58	9.25	6.39
19) OPERATING INCOME PER EMPLOYEE	18416	19400	19488	15016	12587	9172
20) NON-INT. INCOME % NON-INT. EXPENSE	10.36	13.60	15.98	21.35	23.07	30.78
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.09	11.23	11.44	11.51	11.69	11.72
22) YIELD ON LOANS	12.00	12.03	12.17	12.08	12.10	13.45
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.26	0.18	0.17	0.20	0.24	0.89
24) LOAN LOSS PROVISION % AVERAGE LOANS	0.38	0.31	0.24	0.25	0.27	0.89
25) YIELD ON INVESTMENT SECURITIES (FTE)	8.44	8.83	9.31	9.59	9.99	9.83
26) RATE ON TIME AND SAVINGS DEPOSITS	7.61	7.94	8.26	8.21	8.19	9.22
27) RATE ON TOTAL INTEREST FUNDS	7.64	8.00	8.32	8.30	8.56	10.82
28) BREAK EVEN YIELD	8.47	8.51	8.85	8.86	9.28	11.25
Balance Sheet Data						
29) EARNING ASSETS AS % OF ASSETS	91.38	92.15	90.71	89.54	87.38	82.96
30) CASH & DUE (NON-INT) % TOTAL ASSETS	6.70	5.90	6.04	7.13	8.82	13.77
31) INVESTMENT SECURITIES % TOTAL ASSETS	26.65	27.62	27.62	24.85	25.76	15.52
32) LOANS AS % OF TOTAL ASSETS	53.09	57.05	58.21	58.20	52.85	43.71
33) RESERVE AS % OF YEAR-END LOANS	1.08	0.88	0.80	0.84	0.96	1.05
34) LOANS AS % OF DEPOSITS*	59.43	63.94	65.20	65.17	62.65	64.04
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	21.99	19.14	18.55	20.43	23.54	27.14
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	15.89	16.37	18.62	19.51	18.34	8.51
37) MONEY MARKET CD'S* % TOTAL ASSETS	23.58	24.90	23.46	20.60	16.16	6.28
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	2.31	2.86	3.20	5.22	7.20	13.39
39) OTHER TIME DEPOSITS % TOTAL ASSETS	24.23	25.17	23.98	20.50	18.58	7.33
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	89.54	90.06	89.58	88.96	86.17	69.09
41) BORROWINGS AS % OF TOTAL ASSETS	0.60	0.49	0.62	1.08	4.22	23.54
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	9.73	8.77	8.13	7.70	7.58	4.29
43) LARGE LIABILITY DEPENDENCE	0.00	0.00	0.00	2.66	1.78	14.13
44) EMPLOYEES PER MILLION ASSETS	0.88	0.72	0.69	0.81	0.82	0.70
Growth Statistics						
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	20.58	22.07	20.11	19.95	14.03	2.53
46) NET INCOME 1-YEAR	20.69	21.60	16.84	19.21	17.73	-0.75
47) AVERAGE ASSETS 1-YEAR	15.00	14.85	14.62	14.58	13.92	23.34
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	106.67	89.65	83.05	85.12	67.68	40.67
49) NET INCOME 5-YEARS	89.75	81.39	77.17	76.78	67.51	70.17
50) AVERAGE ASSETS 5-YEARS	34.84	44.11	46.50	47.29	41.34	62.54
Loan Types % Average Loans						
51) REAL ESTATE--RESIDENTIAL	9.52	12.15	15.62	19.28	21.97	13.70
52) REAL ESTATE--OTHER	7.90	8.32	11.18	13.57	12.46	11.28
53) COMMERCIAL AND INDUSTRIAL	10.63	12.97	17.35	19.84	27.29	29.68
54) AGRICULTURAL	53.30	49.72	35.78	23.52	10.32	2.80
55) PERSONAL LOANS	10.46	9.75	10.30	13.50	18.46	25.39
56) ALL OTHER LOANS	0.50	0.38	0.45	0.58	1.95	12.37
Miscellaneous						
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	89.54	90.06	89.58	88.96	86.17	69.09
58) FOREIGN DEPOSITS % TOTAL DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.00
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	1.30	1.08	1.07	1.08	0.86	1.64
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	3.03	3.60	4.44	4.51	3.90	3.75

* DOMESTIC ONLY

Kansas

PROFIT DISTRIBUTION PROFILE 1980 KANSAS BASED ON 617 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	9.30	9.87	10.42	10.93	11.43
2) INTEREST EXPENSE	6.45	5.98	5.56	5.04	4.35
3) NET INTEREST MARGIN	3.89	4.31	4.83	5.50	6.13
4) LOAN LOSS PROVISION	0.87	0.43	0.20	0.08	0.03
5) TRUST INCOME	0.01	0.02	0.05	0.12	0.19
6) SERVICE CHARGES ON DEPOSITS*	0.05	0.11	0.24	0.41	0.64
7) OTHER NON-INTEREST INCOME	0.05	0.08	0.15	0.30	0.53
8) SALARIES AND BENEFITS	2.22	1.88	1.56	1.29	1.09
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	0.64	0.47	0.34	0.23	0.15
10) OTHER NON-INTEREST EXPENSE	1.39	1.10	0.86	0.67	0.52
11) TAX EQUIVALENT ADJUSTMENT	0.82	0.60	0.39	0.19	0.06
12) TAX PROVISION	0.99	0.70	0.41	0.24	0.09
13) RETURN ON ASSETS--OPERATING INCOME	0.65	1.04	1.34	1.70	2.15
14) RETURN ON ASSETS--NET INCOME	0.65	1.01	1.30	1.64	2.09
15) RETURN ON EQUITY--NET INCOME	7.70	11.59	14.94	18.43	21.63
Yields and Rates					
16) EFFECTIVE TAX RATE ON OPERATING INCOME	8.13	16.27	24.04	32.78	38.14
17) CASH DIVIDEND AS % OF OPERATING INCOME	4.80	9.80	20.22	39.75	69.56
18) CAPITAL FORMATION RATIO	2.95	7.43	11.39	14.44	17.73
19) OPERATING INCOME PER EMPLOYEE	6125	10013	14622	21181	29000
20) NON-INT. INCOME % NON-INT. EXPENSE	6.22	10.40	16.43	23.32	28.49
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	10.26	10.89	11.60	12.23	12.68
22) YIELD ON LOANS	11.18	11.98	12.64	13.29	13.90
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.44	0.70	0.32	0.07	-0.03
24) LOAN LOSS PROVISION % AVERAGE LOANS	1.55	0.79	0.39	0.16	0.06
25) YIELD ON INVESTMENT SECURITIES (FTE)	7.81	8.44	9.31	9.95	10.57
26) RATE ON TIME AND SAVINGS DEPOSITS	7.51	8.02	8.49	8.94	9.40
27) RATE ON TOTAL INTEREST FUNDS	7.50	8.04	8.50	8.96	9.51
28) BREAK EVEN YIELD	10.46	9.87	9.05	8.36	7.61
Balance Sheet Data					
29) EARNING ASSETS AS % OF ASSETS	86.25	88.26	90.69	92.68	94.40
30) CASH & DUE (NON-INT) % TOTAL ASSETS	9.92	8.02	6.54	5.02	4.20
31) INVESTMENT SECURITIES % TOTAL ASSETS	18.62	23.39	29.87	36.38	45.94
32) LOANS AS % OF TOTAL ASSETS	36.79	44.38	51.83	58.29	64.10
33) RESERVE AS % OF YEAR-END LOANS	0.42	0.66	0.93	1.18	1.42
34) LOANS AS % OF DEPOSITS*	41.35	50.44	58.13	65.43	71.48
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	18.59	20.93	24.86	28.75	34.00
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	8.06	10.32	13.30	15.67	19.49
37) MONEY MARKET CD'S* % TOTAL ASSETS	12.06	16.73	21.30	25.76	29.75
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	4.92	6.79	10.42	14.74	19.85
39) OTHER TIME DEPOSITS % TOTAL ASSETS	8.18	12.18	17.35	22.44	26.69
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	85.47	88.15	89.74	90.92	91.89
41) BORROWINGS AS % OF TOTAL ASSETS	0.13	0.28	0.76	1.71	6.39
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	6.62	7.58	8.66	9.96	11.91
43) LARGE LIABILITY DEPENDENCE	0.00	0.00	3.83	9.31	16.34
44) EMPLOYEES PER MILLION ASSETS	1.35	1.09	0.89	0.71	0.59
Growth Statistics					
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	-29.96	-1.89	21.95	48.99	86.36
46) NET INCOME 1-YEAR	-30.35	-2.35	20.44	49.53	87.50
47) AVERAGE ASSETS 1-YEAR	4.80	11.94	17.88	23.82	30.22
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	8.82	49.57	96.15	164.46	321.73
49) NET INCOME 5-YEARS	-9.37	37.02	82.95	152.17	275.00
50) AVERAGE ASSETS 5-YEARS	26.89	38.80	50.48	63.41	78.68
Loan Types % Average Loans					
51) REAL ESTATE--RESIDENTIAL	1.95	3.92	8.00	14.26	20.71
52) REAL ESTATE--OTHER	2.13	4.30	8.17	13.29	18.87
53) COMMERCIAL AND INDUSTRIAL	6.85	10.86	17.30	26.02	35.13
54) AGRICULTURAL	3.51	18.11	41.17	57.71	69.01
55) PERSONAL LOANS	7.22	10.89	15.98	23.49	33.25
56) ALL OTHER LOANS	0.05	0.14	0.43	1.55	3.99
Miscellaneous					
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	85.47	88.15	89.74	90.92	91.89
58) FOREIGN DEPOSITS % TOTAL DEPOSITS					
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	0.60	1.27	2.33	3.81	6.04
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	6.57	8.56	11.76	15.23	20.00

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 617 BANKS IN KANSAS

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	10.23	10.51	10.56	10.53	10.12	9.94
2) INTEREST EXPENSE	5.31	5.58	5.78	5.69	5.91	5.66
3) NET INTEREST MARGIN	5.07	4.87	4.73	4.74	3.73	4.28
4) LOAN LOSS PROVISION	0.20	0.22	0.20	0.18	0.18	0.29
5) TRUST INCOME	0.07	0.01	0.03	0.05	0.21	0.27
6) SERVICE CHARGES ON DEPOSITS*	0.18	0.25	0.29	0.29	0.19	0.16
7) OTHER NON-INTEREST INCOME	0.13	0.15	0.16	0.17	0.28	0.42
8) SALARIES AND BENEFITS	1.72	1.52	1.43	1.40	1.28	1.30
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	0.31	0.33	0.35	0.40	0.33	0.52
10) OTHER NON-INTEREST EXPENSE	0.92	0.82	0.81	0.82	0.82	0.70
11) TAX EQUIVALENT ADJUSTMENT	0.15	0.39	0.56	0.70	0.54	0.38
12) TAX PROVISION	0.39	0.48	0.40	0.43	0.20	0.73
13) RETURN ON ASSETS--OPERATING INCOME	1.39	1.32	1.39	1.32	0.79	1.20
14) RETURN ON ASSETS--NET INCOME	1.37	1.29	1.36	1.24	0.77	1.11
15) RETURN ON EQUITY--NET INCOME	14.42	14.88	15.92	15.75	11.71	17.05
Yields and Rates						
16) EFFECTIVE TAX RATE ON OPERATING INCOME	22.98	27.56	22.84	25.06	19.64	37.99
17) CASH DIVIDEND AS % OF OPERATING INCOME	16.30	18.86	22.40	24.75	25.77	27.40
18) CAPITAL FORMATION RATIO	10.96	11.72	11.67	11.65	8.50	11.99
19) OPERATING INCOME PER EMPLOYEE	13500	16684	16625	14600	11287	14957
20) NON-INT. INCOME % NON-INT. EXPENSE	12.50	16.43	19.54	22.48	28.02	34.11
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.19	11.53	11.82	12.08	12.22	13.49
22) YIELD ON LOANS	12.29	12.62	12.82	13.09	13.41	14.49
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.31	0.31	0.34	0.30	0.46	0.21
24) LOAN LOSS PROVISION % AVERAGE LOANS	0.42	0.40	0.36	0.37	0.46	0.69
25) YIELD ON INVESTMENT SECURITIES (FTE)	8.90	9.18	9.74	9.82	9.63	9.78
26) RATE ON TIME AND SAVINGS DEPOSITS	8.20	8.48	8.64	8.87	9.40	9.64
27) RATE ON TOTAL INTEREST FUNDS	8.18	8.53	8.69	9.05	9.87	10.93
28) BREAK EVEN YIELD	8.98	9.00	9.07	9.24	10.15	10.34
Balance Sheet Data						
29) EARNING ASSETS AS % OF ASSETS	91.48	91.25	89.44	88.56	85.31	
30) CASH & DUE (NON-INT) % TOTAL ASSETS	6.46	6.16	6.70	7.51	10.09	
31) INVESTMENT SECURITIES % TOTAL ASSETS	30.61	30.14	30.25	28.51	24.40	11.05
32) LOANS AS % OF TOTAL ASSETS	49.40	52.78	53.77	52.22	42.51	41.62
33) RESERVE AS % OF YEAR-END LOANS	0.94	0.93	0.89	0.89	1.02	1.46
34) LOANS AS % OF DEPOSITS*	54.55	59.27	60.63	58.88	57.38	57.08
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	25.29	24.53	24.15	25.30	23.36	38.25
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	12.39	13.33	14.21	13.90	11.50	8.85
37) MONEY MARKET CD'S* % TOTAL ASSETS	22.37	22.62	21.28	17.93	8.29	5.71
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	8.90	9.90	11.75	15.02	18.68	14.74
39) OTHER TIME DEPOSITS % TOTAL ASSETS	19.74	17.67	16.20	11.09	6.83	5.35
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	89.76	90.21	89.25	89.08	77.38	72.91
41) BORROWINGS AS % OF TOTAL ASSETS	0.54	0.59	0.68	1.26	13.22	17.57
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	9.31	8.55	8.39	8.10	6.62	6.52
43) LARGE LIABILITY DEPENDENCE	0.00	3.59	7.82	12.34	14.51	9.13
44) EMPLOYEES PER MILLION ASSETS	1.03	0.80	0.86	0.87	0.75	0.80
Growth Statistics						
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	23.56	23.39	20.00	24.77	14.46	46.07
46) NET INCOME 1-YEAR	23.07	19.16	18.00	22.43	13.42	45.51
47) AVERAGE ASSETS 1-YEAR	16.62	19.07	18.14	17.55	11.49	24.35
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	101.21	93.73	98.91	[illegible]	64.50	130.66
49) NET INCOME 5-YEARS	84.93	78.63	87.46	78.74	48.98	113.10
50) AVERAGE ASSETS 5-YEARS	48.33	53.08	50.04	53.74	36.75	69.88
Loan Types % Average Loans						
51) REAL ESTATE--RESIDENTIAL	7.07	7.81	10.51	8.21	7.41	9.52
52) REAL ESTATE--OTHER	5.49	8.81	9.35	13.94	11.07	15.32
53) COMMERCIAL AND INDUSTRIAL	12.86	17.34	21.15	29.37	32.05	38.51
54) AGRICULTURAL	51.97	40.63	24.44	12.82	9.29	4.78
55) PERSONAL LOANS	15.46	15.07	16.98	20.04	25.90	22.82
56) ALL OTHER LOANS	0.37	0.42	0.40	0.58	3.73	7.77
Miscellaneous						
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	89.76	90.21	89.25	89.08	77.38	72.91
58) FOREIGN DEPOSITS % TOTAL DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.00
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	2.63	2.33	2.23	1.53	1.28	0.82
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	12.63	10.63	11.34	12.29	13.40	2.30

* DOMESTIC ONLY

PROFIT DISTRIBUTION PROFILE 1980 KENTUCKY BASED ON 344 BANKS

Operating Performance—% of Assets

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
1) INTEREST INCOME (FTE)	9.05	9.52	10.20	10.67	11.15
2) INTEREST EXPENSE	6.31	5.92	5.37	4.54	3.47
3) NET INTEREST MARGIN	3.90	4.42	4.91	5.52	6.24
4) LOAN LOSS PROVISION	0.68	0.40	0.22	0.11	0.06
5) TRUST INCOME	0.01	0.02	0.06	0.13	0.21
6) SERVICE CHARGES ON DEPOSITS*	0.05	0.13	0.24	0.37	0.52
7) OTHER NON-INTEREST INCOME	0.03	0.08	0.16	0.29	0.46
8) SALARIES AND BENEFITS	2.12	1.75	1.48	1.25	1.05
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	0.78	0.58	0.41	0.28	0.19
10) OTHER NON-INTEREST EXPENSE	1.38	1.13	0.88	0.72	0.58
11) TAX EQUIVALENT ADJUSTMENT	0.91	0.70	0.51	0.32	0.16
12) TAX PROVISION	0.92	0.58	0.34	0.15	0.04
13) RETURN ON ASSETS--OPERATING INCOME	0.73	1.00	1.35	1.79	2.14
14) RETURN ON ASSETS--NET INCOME	0.70	0.99	1.29	1.74	2.11
15) RETURN ON EQUITY--NET INCOME	8.24	11.74	14.68	17.70	21.01

Yields and Rates

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
16) EFFECTIVE TAX RATE ON OPERATING INCOME	4.28	11.88	19.37	28.26	34.22
17) CASH DIVIDEND AS % OF OPERATING INCOME	5.09	8.92	16.22	24.62	35.04
18) CAPITAL FORMATION RATIO	6.30	8.72	12.01	14.94	18.14
19) OPERATING INCOME PER EMPLOYEE	5000	8446	13083	19142	25105
20) NON-INT. INCOME % NON-INT. EXPENSE	7.04	11.24	15.80	21.74	28.21
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	10.13	10.66	11.42	11.98	12.63
22) YIELD ON LOANS	10.19	10.96	11.80	12.49	13.20
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.05	0.62	0.36	0.17	0.07
24) LOAN LOSS PROVISION % AVERAGE LOANS	1.28	0.70	0.42	0.23	0.11
25) YIELD ON INVESTMENT SECURITIES (FTE)	8.07	8.90	9.63	10.26	11.07
26) RATE ON TIME AND SAVINGS DEPOSITS	6.92	7.65	8.40	8.84	9.24
27) RATE ON TOTAL INTEREST FUNDS	6.98	7.65	8.43	8.87	9.40
28) BREAK EVEN YIELD	10.67	9.72	8.84	7.87	6.84

Balance Sheet Data

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
29) EARNING ASSETS AS % OF ASSETS	84.05	86.83	89.53	91.77	93.41
30) CASH & DUE (NON-INT) % TOTAL ASSETS	12.75	9.56	7.43	5.62	4.47
31) INVESTMENT SECURITIES % TOTAL ASSETS	16.38	21.19	27.78	34.69	40.86
32) LOANS AS % OF TOTAL ASSETS	40.24	46.76	53.25	59.57	65.09
33) RESERVE AS % OF YEAR-END LOANS	0.40	0.62	0.89	1.14	1.31
34) LOANS AS % OF DEPOSITS*	46.11	52.67	60.71	67.58	73.66
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	19.23	22.29	26.31	31.86	40.74
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	6.30	8.81	11.30	15.88	21.54
37) MONEY MARKET CD'S* % TOTAL ASSETS	12.14	17.95	22.03	26.16	29.97
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	1.94	3.93	7.29	12.95	17.72
39) OTHER TIME DEPOSITS % TOTAL ASSETS	7.66	12.55	17.97	23.06	27.60
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	84.60	87.23	89.24	90.43	91.25
41) BORROWINGS AS % OF TOTAL ASSETS	0.18	0.36	0.78	1.77	4.64
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	6.71	7.52	8.91	10.77	13.02
43) LARGE LIABILITY DEPENDENCE	0.00	0.00	0.57	7.40	14.93
44) EMPLOYEES PER MILLION ASSETS	1.58	1.26	1.04	0.86	0.72

Growth Statistics

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	-22.72	-0.71	16.49	42.50	91.08
46) NET INCOME 1-YEAR	-20.00	-0.19	17.49	41.52	90.86
47) AVERAGE ASSETS 1-YEAR	7.56	11.31	16.44	21.37	30.40
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	9.09	43.75	84.44	152.56	267.25
49) NET INCOME 5-YEARS	2.63	37.57	80.77	142.46	274.52
50) AVERAGE ASSETS 5-YEARS	32.44	42.60	55.47	71.25	89.44

Loan Types % Average Loans

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
51) REAL ESTATE--RESIDENTIAL	8.87	14.76	23.06	31.35	42.58
52) REAL ESTATE--OTHER	7.17	11.98	17.82	25.53	33.81
53) COMMERCIAL AND INDUSTRIAL	4.32	7.69	13.39	20.02	25.79
54) AGRICULTURAL	0.74	2.89	8.38	16.00	24.87
55) PERSONAL LOANS	11.59	17.76	23.64	30.20	39.08
56) ALL OTHER LOANS	0.16	0.51	1.38	3.32	7.05

Miscellaneous

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	84.60	87.23	89.24	90.43	91.25
58) FOREIGN DEPOSITS % TOTAL DEPOSITS					
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	0.43	1.04	1.98	3.21	5.47
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	1.68	2.73	4.77	8.49	13.64

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 344 BANKS IN KENTUCKY

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	9.60	10.03	10.34	10.38	10.31	10.54
2) INTEREST EXPENSE	4.59	5.00	5.48	5.77	5.63	6.38
3) NET INTEREST MARGIN	5.42	5.02	4.89	4.74	4.62	4.09
4) LOAN LOSS PROVISION	0.36	0.22	0.18	0.23	0.24	0.32
5) TRUST INCOME	0.02	0.02	0.03	0.11	0.11	0.20
6) SERVICE CHARGES ON DEPOSITS*	0.25	0.23	0.24	0.22	0.28	0.19
7) OTHER NON-INTEREST INCOME	0.17	0.16	0.17	0.15	0.17	0.38
8) SALARIES AND BENEFITS	1.65	1.51	1.47	1.35	1.47	1.50
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	0.41	0.38	0.42	0.42	0.48	0.53
10) OTHER NON-INTEREST EXPENSE	1.02	0.94	0.83	0.86	0.93	0.83
11) TAX EQUIVALENT ADJUSTMENT	0.23	0.47	0.52	0.71	0.63	0.43
12) TAX PROVISION	0.40	0.44	0.37	0.21	0.19	0.14
13) RETURN ON ASSETS--OPERATING INCOME	1.68	1.40	1.41	1.19	1.05	0.96
14) RETURN ON ASSETS--NET INCOME	1.68	1.38	1.35	1.21	1.06	0.95
15) RETURN ON EQUITY--NET INCOME	14.17	14.40	15.39	13.68	14.22	14.56
Yields and Rates						
16) EFFECTIVE TAX RATE ON OPERATING INCOME	19.10	22.69	20.46	16.02	13.85	13.25
17) CASH DIVIDEND AS % OF OPERATING INCOME	11.05	13.12	14.82	17.74	24.44	32.22
18) CAPITAL FORMATION RATIO	10.60	12.20	13.00	11.41	10.81	10.81
19) OPERATING INCOME PER EMPLOYEE	11714	14000	13920	12216	10156	9314
20) NON-INT. INCOME % NON-INT. EXPENSE	14.04	13.95	15.75	16.65	20.89	24.25
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	10.83	11.22	11.61	11.44	11.77	12.37
22) YIELD ON LOANS	11.04	11.57	11.92	11.86	12.40	13.50
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.50	0.34	0.30	0.42	0.38	0.36
24) LOAN LOSS PROVISION % AVERAGE LOANS	0.70	0.42	0.34	0.43	0.44	0.58
25) YIELD ON INVESTMENT SECURITIES (FTE)	8.94	9.26	9.78	9.87	9.78	10.27
26) RATE ON TIME AND SAVINGS DEPOSITS	7.57	8.20	8.54	8.48	8.88	9.40
27) RATE ON TOTAL INTEREST FUNDS	7.57	8.24	8.56	8.68	8.93	10.52
28) BREAK EVEN YIELD	8.18	8.53	9.03	9.08	9.61	10.28
Balance Sheet Data						
29) EARNING ASSETS AS % OF ASSETS	89.31	89.86	89.40	90.20	88.20	84.16
30) CASH & DUE (NON-INT) % TOTAL ASSETS	7.97	7.69	7.17	6.47	8.34	12.79
31) INVESTMENT SECURITIES % TOTAL ASSETS	23.78	27.68	28.41	30.09	27.76	15.60
32) LOANS AS % OF TOTAL ASSETS	55.47	52.29	54.12	54.55	54.38	54.84
33) RESERVE AS % OF YEAR-END LOANS	0.79	0.87	0.87	0.93	1.01	1.22
34) LOANS AS % OF DEPOSITS*	62.56	59.05	60.75	61.35	60.68	76.00
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	28.28	26.83	25.48	23.68	27.57	28.88
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	10.30	10.58	11.45	12.92	12.43	9.57
37) MONEY MARKET CD'S* % TOTAL ASSETS	22.30	22.33	23.76	20.90	18.18	10.73
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	4.54	5.72	7.21	11.29	15.22	14.91
39) OTHER TIME DEPOSITS % TOTAL ASSETS	20.17	19.76	17.51	16.89	13.53	8.22
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	88.94	89.36	89.46	88.67	89.31	72.45
41) BORROWINGS AS % OF TOTAL ASSETS	1.26	0.71	0.68	0.76	1.25	17.61
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	10.49	9.84	8.39	8.47	7.36	6.18
43) LARGE LIABILITY DEPENDENCE	0.00	0.00	1.77	5.71	7.27	22.63
44) EMPLOYEES PER MILLION ASSETS	1.41	1.06	0.98	0.92	1.08	1.01
Growth Statistics						
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	21.54	23.24	16.60	5.97	8.68	2.27
46) NET INCOME 1-YEAR	24.86	21.51	17.51	6.74	10.24	5.77
47) AVERAGE ASSETS 1-YEAR	15.08	17.60	16.49	12.86	15.60	19.56
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	79.48	92.17	97.53	53.93	61.80	77.06
49) NET INCOME 5-YEARS	79.48	90.00	94.40	53.48	59.58	76.01
50) AVERAGE ASSETS 5-YEARS	46.66	58.08	58.19	53.88	52.38	75.27
Loan Types % Average Loans						
51) REAL ESTATE--RESIDENTIAL	16.74	23.39	25.89	24.04	18.74	10.96
52) REAL ESTATE--OTHER	17.31	18.85	17.44	16.62	19.43	16.64
53) COMMERCIAL AND INDUSTRIAL	8.97	11.77	12.92	18.93	23.24	36.90
54) AGRICULTURAL	17.81	8.99	7.73	2.89	2.69	0.94
55) PERSONAL LOANS	24.96	21.83	21.73	23.94	29.76	26.18
56) ALL OTHER LOANS	1.24	1.71	1.22	0.80	1.67	6.16
Miscellaneous						
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	88.94	89.36	89.46	88.67	89.31	73.52
58) FOREIGN DEPOSITS % TOTAL DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.36
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	0.80	2.51	2.12	1.85	1.99	1.02
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	3.55	4.74	4.96	5.41	6.03	2.66

* DOMESTIC ONLY

Louisiana

PROFIT DISTRIBUTION PROFILE 1980 LOUISIANA BASED ON 269 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	9.62	10.04	10.78	11.39	11.80
2) INTEREST EXPENSE	6.65	6.30	5.62	4.95	4.20
3) NET INTEREST MARGIN	3.92	4.55	5.09	5.76	6.38
4) LOAN LOSS PROVISION	0.86	0.43	0.26	0.13	0.05
5) TRUST INCOME	0.01	0.02	0.04	0.10	0.19
6) SERVICE CHARGES ON DEPOSITS*	0.13	0.20	0.32	0.51	0.66
7) OTHER NON-INTEREST INCOME	0.07	0.14	0.24	0.41	0.68
8) SALARIES AND BENEFITS	2.20	1.85	1.53	1.29	1.11
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	0.80	0.59	0.44	0.31	0.21
10) OTHER NON-INTEREST EXPENSE	1.77	1.38	1.08	0.89	0.74
11) TAX EQUIVALENT ADJUSTMENT	0.96	0.71	0.52	0.39	0.20
12) TAX PROVISION	0.99	0.70	0.42	0.20	0.09
13) RETURN ON ASSETS--OPERATING INCOME	0.61	1.01	1.36	1.66	1.98
14) RETURN ON ASSETS--NET INCOME	0.62	0.99	1.31	1.64	1.95
15) RETURN ON EQUITY--NET INCOME	8.14	12.48	15.88	19.56	22.98
Yields and Rates					
16) EFFECTIVE TAX RATE ON OPERATING INCOME	7.59	15.18	24.18	32.45	38.47
17) CASH DIVIDEND AS % OF OPERATING INCOME	6.70	12.76	19.37	27.79	37.68
18) CAPITAL FORMATION RATIO	5.28	9.55	12.99	16.35	19.38
19) OPERATING INCOME PER EMPLOYEE	4821	8810	12873	19015	24777
20) NON-INT. INCOME % NON-INT. EXPENSE	11.67	15.84	20.19	25.89	30.91
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	10.91	11.57	12.32	13.19	13.90
22) YIELD ON LOANS	11.17	12.16	13.15	13.96	14.52
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.07	0.60	0.30	0.11	0.02
24) LOAN LOSS PROVISION % AVERAGE LOANS	1.50	0.83	0.52	0.27	0.12
25) YIELD ON INVESTMENT SECURITIES (FTE)	8.43	9.32	9.94	10.51	11.34
26) RATE ON TIME AND SAVINGS DEPOSITS	7.61	8.29	8.90	9.43	9.90
27) RATE ON TOTAL INTEREST FUNDS	7.66	8.34	8.94	9.46	10.12
28) BREAK EVEN YIELD	11.69	10.61	9.66	8.76	7.95
Balance Sheet Data					
29) EARNING ASSETS AS % OF ASSETS	79.32	84.23	87.36	89.81	91.31
30) CASH & DUE (NON-INT) % TOTAL ASSETS	15.63	11.35	8.88	6.79	5.71
31) INVESTMENT SECURITIES % TOTAL ASSETS	15.89	20.07	26.11	33.14	40.62
32) LOANS AS % OF TOTAL ASSETS	36.42	44.66	51.70	58.02	62.92
33) RESERVE AS % OF YEAR-END LOANS	0.53	0.81	1.01	1.22	1.53
34) LOANS AS % OF DEPOSITS*	43.72	50.75	58.50	65.40	71.40
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	19.13	22.51	27.40	32.59	37.35
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	6.28	8.29	11.67	15.29	19.86
37) MONEY MARKET CD'S* % TOTAL ASSETS	9.64	13.40	18.11	23.17	26.80
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	7.23	12.06	18.92	25.12	32.60
39) OTHER TIME DEPOSITS % TOTAL ASSETS	3.71	6.13	9.88	14.35	18.50
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	83.07	87.38	89.23	90.61	91.49
41) BORROWINGS AS % OF TOTAL ASSETS	0.13	0.32	0.98	3.09	8.59
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	6.26	6.98	8.03	9.25	11.73
43) LARGE LIABILITY DEPENDENCE	0.00	3.87	11.26	20.04	29.02
44) EMPLOYEES PER MILLION ASSETS	1.54	1.26	1.02	0.83	0.68
Growth Statistics					
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	-21.94	3.46	21.03	44.82	78.78
46) NET INCOME 1-YEAR	-25.38	1.88	22.04	42.96	78.78
47) AVERAGE ASSETS 1-YEAR	9.15	16.35	23.16	32.87	45.17
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	14.50	65.13	125.40	235.41	N/A
49) NET INCOME 5-YEARS	14.91	57.69	117.05	215.74	N/A
50) AVERAGE ASSETS 5-YEARS	38.98	54.29	72.72	95.97	130.18
Loan Types % Average Loans					
51) REAL ESTATE--RESIDENTIAL	5.02	8.92	14.94	23.83	35.70
52) REAL ESTATE--OTHER	6.82	12.05	19.61	26.75	33.59
53) COMMERCIAL AND INDUSTRIAL	8.41	14.29	23.36	34.20	44.68
54) AGRICULTURAL	0.09	0.70	2.72	9.78	19.71
55) PERSONAL LOANS	11.36	14.68	20.75	27.54	34.93
56) ALL OTHER LOANS	0.18	0.52	1.51	3.74	8.10
Miscellaneous					
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	83.07	87.38	89.23	90.61	91.49
58) FOREIGN DEPOSITS % TOTAL DEPOSITS					
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	0.97	1.68	2.93	4.27	6.40
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	5.57	9.13	14.53	19.85	26.25

* DOMESTIC ONLY

Louisiana

MEDIANS BY RESOURCE CLASS FOR 269 BANKS IN LOUISIANA

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	10.24	10.89	10.89	10.66	10.68	10.88
2) INTEREST EXPENSE	4.15	5.59	5.85	5.55	5.78	6.16
3) NET INTEREST MARGIN	5.32	5.29	5.21	4.90	4.92	4.83
4) LOAN LOSS PROVISION	0.27	0.26	0.32	0.22	0.23	0.29
5) TRUST INCOME	0.26	0.00	0.01	0.02	0.03	0.10
6) SERVICE CHARGES ON DEPOSITS*	0.20	0.32	0.32	0.34	0.34	0.21
7) OTHER NON-INTEREST INCOME	0.35	0.26	0.23	0.21	0.23	0.28
8) SALARIES AND BENEFITS	1.71	1.57	1.52	1.45	1.55	1.55
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	0.40	0.42	0.41	0.45	0.56	0.57
10) OTHER NON-INTEREST EXPENSE	1.37	1.29	1.12	1.02	0.92	0.84
11) TAX EQUIVALENT ADJUSTMENT	0.63	0.44	0.56	0.51	0.54	0.47
12) TAX PROVISION	0.37	0.39	0.43	0.47	0.37	0.48
13) RETURN ON ASSETS--OPERATING INCOME	1.27	1.38	1.37	1.40	1.29	1.14
14) RETURN ON ASSETS--NET INCOME	1.23	1.31	1.32	1.37	1.28	1.05
15) RETURN ON EQUITY--NET INCOME	11.98	13.91	16.88	17.76	16.01	13.38
Yields and Rates						
16) EFFECTIVE TAX RATE ON OPERATING INCOME	17.99	22.60	24.88	24.95	26.80	27.68
17) CASH DIVIDEND AS % OF OPERATING INCOME	11.75	18.55	22.97	19.19	15.53	23.87
18) CAPITAL FORMATION RATIO	9.34	11.49	13.05	14.77	13.54	9.82
19) OPERATING INCOME PER EMPLOYEE	6875	13086	14436	13145	11417	12723
20) NON-INT. INCOME % NON-INT. EXPENSE	15.05	18.57	21.42	20.19	20.83	25.80
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.00	12.45	12.49	12.20	12.36	12.63
22) YIELD ON LOANS	11.82	13.40	13.14	12.74	13.49	13.46
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.25	0.35	0.26	0.27	0.34	0.46
24) LOAN LOSS PROVISION % AVERAGE LOANS	0.55	0.59	0.59	0.43	0.45	0.57
25) YIELD ON INVESTMENT SECURITIES (FTE)	9.40	9.85	10.23	9.93	9.72	9.79
26) RATE ON TIME AND SAVINGS DEPOSITS	7.53	8.82	8.99	8.88	9.06	9.21
27) RATE ON TOTAL INTEREST FUNDS	7.53	8.85	9.00	8.96	9.21	10.08
28) BREAK EVEN YIELD	9.31	9.82	9.78	9.42	9.54	10.58
Balance Sheet Data						
29) EARNING ASSETS AS % OF ASSETS	83.95	88.49	87.67	87.10	86.71	85.20
30) CASH & DUE (NON-INT) % TOTAL ASSETS	14.27	8.40	8.58	8.46	9.99	11.86
31) INVESTMENT SECURITIES % TOTAL ASSETS	17.91	26.26	25.51	27.18	29.84	25.91
32) LOANS AS % OF TOTAL ASSETS	40.30	52.25	52.74	51.36	50.35	50.99
33) RESERVE AS % OF YEAR-END LOANS	0.89	0.99	0.97	1.06	1.05	1.15
34) LOANS AS % OF DEPOSITS*	46.80	58.58	59.49	58.54	57.90	62.82
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	27.25	26.93	26.82	26.99	28.63	32.17
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	7.79	11.68	11.58	12.65	11.96	9.78
37) MONEY MARKET CD'S* % TOTAL ASSETS	18.19	23.36	18.67	18.06	13.29	10.36
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	15.94	14.77	18.13	18.94	22.26	23.10
39) OTHER TIME DEPOSITS % TOTAL ASSETS	6.76	12.41	9.81	11.01	7.21	4.28
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	87.35	89.83	89.65	89.62	88.18	78.56
41) BORROWINGS AS % OF TOTAL ASSETS	1.70	1.31	0.63	0.75	2.35	11.30
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	12.39	8.40	8.31	7.41	7.09	6.78
43) LARGE LIABILITY DEPENDENCE	4.12	4.49	12.53	12.91	13.52	16.84
44) EMPLOYEES PER MILLION ASSETS	1.62	1.05	0.98	0.99	1.04	0.89
Growth Statistics						
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	37.52	12.91	23.16	21.82	21.86	23.51
46) NET INCOME 1-YEAR	38.38	12.07	23.96	25.00	20.04	22.31
47) AVERAGE ASSETS 1-YEAR	25.65	22.26	21.45	24.55	25.62	17.91
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	147.79	108.10	125.61	136.11	114.26	108.11
49) NET INCOME 5-YEARS	150.57	97.54	121.86	130.87	100.06	88.70
50) AVERAGE ASSETS 5-YEARS	81.38	69.44	75.97	79.05	73.26	55.48
Loan Types % Average Loans						
51) REAL ESTATE--RESIDENTIAL	12.40	14.59	16.67	18.29	12.93	8.17
52) REAL ESTATE--OTHER	18.35	18.43	19.83	20.11	21.39	18.80
53) COMMERCIAL AND INDUSTRIAL	20.37	18.18	21.92	26.24	33.57	34.89
54) AGRICULTURAL	10.96	5.64	2.98	2.08	0.84	0.09
55) PERSONAL LOANS	24.05	23.45	18.17	15.80	23.34	24.84
56) ALL OTHER LOANS	2.65	1.58	1.16	1.21	1.21	5.51
Miscellaneous						
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	87.35	89.83	89.65	89.62	88.18	78.69
58) FOREIGN DEPOSITS % TOTAL DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.00
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	2.12	2.89	3.38	2.93	2.46	1.46
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	10.95	12.64	14.40	14.65	17.41	14.03

* DOMESTIC ONLY

PROFIT DISTRIBUTION PROFILE 1980 MAINE BASED ON 41 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	9.47	10.20	10.41	10.82	11.05
2) INTEREST EXPENSE	6.46	6.02	5.52	5.00	4.51
3) NET INTEREST MARGIN	4.29	4.44	4.98	5.32	5.68
4) LOAN LOSS PROVISION	0.44	0.36	0.25	0.17	0.11
5) TRUST INCOME	0.01	0.06	0.13	0.29	0.50
6) SERVICE CHARGES ON DEPOSITS*	0.06	0.13	0.17	0.23	0.27
7) OTHER NON-INTEREST INCOME	0.09	0.14	0.18	0.31	0.46
8) SALARIES AND BENEFITS	2.25	2.02	1.76	1.58	1.36
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	0.61	0.65	0.49	0.37	0.30
10) OTHER NON-INTEREST EXPENSE	1.64	1.34	1.12	0.94	0.82
11) TAX EQUIVALENT ADJUSTMENT	0.99	0.82	0.67	0.35	0.14
12) TAX PROVISION	0.38	0.28	0.12	-0.02	-0.19
13) RETURN ON ASSETS--OPERATING INCOME	0.52	0.75	0.94	1.23	1.45
14) RETURN ON ASSETS--NET INCOME	0.52	0.76	0.93	1.17	1.42
15) RETURN ON EQUITY--NET INCOME	7.34	10.64	12.78	15.18	18.27
Yields and Rates					
16) EFFECTIVE TAX RATE ON OPERATING INCOME	-29.12	-2.92	12.81	20.77	33.56
17) CASH DIVIDEND AS % OF OPERATING INCOME	23.70	35.86	41.36	45.50	56.52
18) CAPITAL FORMATION RATIO	3.22	6.12	7.81	9.68	11.79
19) OPERATING INCOME PER EMPLOYEE	3321	5284	6888	10181	14947
20) NON-INT. INCOME % NON-INT. EXPENSE	7.75	9.46	13.13	18.74	25.89
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.19	11.53	11.92	12.26	12.63
22) YIELD ON LOANS	11.09	11.63	12.13	12.91	13.27
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.89	0.52	0.31	0.19	0.11
24) LOAN LOSS PROVISION % AVERAGE LOANS	0.87	0.65	0.42	0.31	0.19
25) YIELD ON INVESTMENT SECURITIES (FTE)	8.91	9.29	10.19	10.95	11.27
26) RATE ON TIME AND SAVINGS DEPOSITS	6.76	7.09	7.58	8.06	8.58
27) RATE ON TOTAL INTEREST FUNDS	6.83	7.29	7.91	8.25	8.86
28) BREAK EVEN YIELD	11.77	10.49	9.95	9.20	8.83
Balance Sheet Data					
29) EARNING ASSETS AS % OF ASSETS	83.05	85.06	87.83	90.04	91.68
30) CASH & DUE (NON-INT) % TOTAL ASSETS	12.86	10.38	8.38	5.56	4.92
31) INVESTMENT SECURITIES % TOTAL ASSETS	14.13	19.66	23.03	27.42	32.67
32) LOANS AS % OF TOTAL ASSETS	49.16	53.34	58.13	62.53	65.24
33) RESERVE AS % OF YEAR-END LOANS	0.54	0.83	1.07	1.30	1.57
34) LOANS AS % OF DEPOSITS*	56.99	62.44	66.35	70.81	74.69
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	14.32	17.01	19.26	23.36	28.60
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	23.40	26.56	31.47	37.68	41.53
37) MONEY MARKET CD'S* % TOTAL ASSETS	8.37	11.73	14.40	16.80	19.85
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	1.76	3.35	6.25	11.70	17.76
39) OTHER TIME DEPOSITS % TOTAL ASSETS	6.86	8.19	11.17	13.98	18.11
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	81.99	84.65	87.63	89.17	89.88
41) BORROWINGS AS % OF TOTAL ASSETS	1.36	1.85	3.31	5.20	10.28
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	5.51	6.37	7.29	8.95	10.44
43) LARGE LIABILITY DEPENDENCE	0.00	0.00	1.61	8.37	14.88
44) EMPLOYEES PER MILLION ASSETS	1.78	1.51	1.27	1.11	0.91
Growth Statistics					
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	-50.53	-5.97	6.22	20.55	28.37
46) NET INCOME 1-YEAR	-45.91	-6.40	5.22	22.61	41.26
47) AVERAGE ASSETS 1-YEAR	-2.54	6.67	11.51	17.33	20.04
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	5.49	33.80	55.03	117.84	N/A
49) NET INCOME 5-YEARS	-0.79	17.59	48.69	91.24	133.68
50) AVERAGE ASSETS 5-YEARS	18.94	30.25	47.75	58.22	70.68
Loan Types % Average Loans					
51) REAL ESTATE--RESIDENTIAL	11.67	15.53	22.52	30.03	39.34
52) REAL ESTATE--OTHER	12.75	14.91	20.47	24.81	29.95
53) COMMERCIAL AND INDUSTRIAL	16.75	20.04	26.03	32.55	42.02
54) AGRICULTURAL	0.02	0.10	0.38	2.00	3.95
55) PERSONAL LOANS	12.04	16.28	20.75	28.10	31.50
56) ALL OTHER LOANS	0.15	0.25	0.69	2.16	3.66
Miscellaneous					
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	81.99	84.65	87.63	89.17	89.88
58) FOREIGN DEPOSITS % TOTAL DEPOSITS					
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	0.62	0.91	1.72	2.44	3.03
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	1.64	2.57	4.92	7.89	11.96

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 41 BANKS IN MAINE

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	10.60	10.31	10.62	10.39	10.62	0.00
2) INTEREST EXPENSE	5.55	5.43	5.60	5.14	5.76	0.00
3) NET INTEREST MARGIN	5.04	4.98	4.91	5.05	4.44	0.00
4) LOAN LOSS PROVISION	0.14	0.25	0.28	0.21	0.27	0.00
5) TRUST INCOME	0.00	0.02	0.07	0.28	0.23	0.00
6) SERVICE CHARGES ON DEPOSITS*	0.04	0.19	0.19	0.14	0.20	0.00
7) OTHER NON-INTEREST INCOME	0.28	0.15	0.18	0.17	0.36	0.00
8) SALARIES AND BENEFITS	1.98	1.62	1.78	1.83	1.76	0.00
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	0.50	0.50	0.43	0.48	0.55	0.00
10) OTHER NON-INTEREST EXPENSE	1.73	1.08	1.04	1.22	1.33	0.00
11) TAX EQUIVALENT ADJUSTMENT	0.18	0.40	0.54	0.77	0.65	0.00
12) TAX PROVISION	0.33	0.24	0.15	0.10	0.02	0.00
13) RETURN ON ASSETS--OPERATING INCOME	0.63	1.01	1.05	0.90	0.82	0.00
14) RETURN ON ASSETS--NET INCOME	0.63	0.99	1.05	0.90	0.82	0.00
15) RETURN ON EQUITY--NET INCOME	6.60	12.29	13.00	13.05	12.61	0.00
Yields and Rates						
16) EFFECTIVE TAX RATE ON OPERATING INCOME	20.97	19.91	17.12	3.79	3.65	0.00
17) CASH DIVIDEND AS % OF OPERATING INCOME	39.28	41.20	41.80	40.23	44.66	0.00
18) CAPITAL FORMATION RATIO	4.07	9.20	7.98	7.81	6.87	0.00
19) OPERATING INCOME PER EMPLOYEE	5205	9815	6799	7656	6221	
20) NON-INT. INCOME % NON-INT. EXPENSE	9.23	8.38	12.86	14.57	25.61	0.00
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.18	11.41	11.89	11.73	12.02	0.00
22) YIELD ON LOANS	12.36	11.72	12.03	12.22	12.43	0.00
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.65	0.38	0.29	0.31	0.39	0.00
24) LOAN LOSS PROVISION % AVERAGE LOANS	0.27	0.45	0.43	0.37	0.53	0.00
25) YIELD ON INVESTMENT SECURITIES (FTE)	9.45	9.69	9.94	10.25	10.50	0.00
26) RATE ON TIME AND SAVINGS DEPOSITS	8.47	7.52	7.49	7.42	7.96	0.00
27) RATE ON TOTAL INTEREST FUNDS	8.53	7.67	7.70	7.74	8.32	0.00
28) BREAK EVEN YIELD	11.00	9.58	9.68	9.90	10.39	0.00
Balance Sheet Data						
29) EARNING ASSETS AS % OF ASSETS	86.97	89.21	88.27	86.81	85.13	0.00
30) CASH & DUE (NON-INT) % TOTAL ASSETS	9.59	7.02	7.00	9.28	10.34	0.00
31) INVESTMENT SECURITIES % TOTAL ASSETS	16.41	16.56	21.56	24.11	25.58	0.00
32) LOANS AS % OF TOTAL ASSETS	53.06	63.35	60.99	56.59	54.57	0.00
33) RESERVE AS % OF YEAR-END LOANS	2.71	1.01	1.10	1.08	1.07	0.00
34) LOANS AS % OF DEPOSITS*	61.90	70.69	70.75	65.13	64.77	0.00
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	20.92	18.49	17.05	22.82	22.24	0.00
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	22.51	32.98	35.00	33.25	25.64	0.00
37) MONEY MARKET CD'S* % TOTAL ASSETS	21.05	14.90	14.96	14.09	12.72	0.00
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	11.27	5.15	5.84	5.52	10.86	0.00
39) OTHER TIME DEPOSITS % TOTAL ASSETS	9.83	13.70	11.46	10.47	8.60	0.00
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	85.61	89.35	87.53	87.77	82.57	0.00
41) BORROWINGS AS % OF TOTAL ASSETS	1.85	3.51	2.53	2.95	10.07	0.00
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	11.83	6.84	8.06	6.98	6.76	0.00
43) LARGE LIABILITY DEPENDENCE	0.00	0.00	2.29	1.14	2.81	0.00
44) EMPLOYEES PER MILLION ASSETS	1.55	1.13	1.17	1.38	1.28	0.00
Growth Statistics						
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	-40.87	9.74	6.10	6.96	6.96	0.00
46) NET INCOME 1-YEAR	-42.94	10.52	2.39	6.83	15.35	0.00
47) AVERAGE ASSETS 1-YEAR	14.69	16.19	11.70	11.05	8.29	0.00
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	55.55	71.42	49.34	57.09	39.58	0.00
49) NET INCOME 5-YEARS	51.35	71.42	39.23	45.21	52.29	0.00
50) AVERAGE ASSETS 5-YEARS	54.96	44.92	51.05	39.13	47.57	0.00
Loan Types % Average Loans						
51) REAL ESTATE--RESIDENTIAL	19.22	25.74	29.65	22.65	15.53	0.00
52) REAL ESTATE--OTHER	7.21	21.16	17.74	20.91	23.30	0.00
53) COMMERCIAL AND INDUSTRIAL	48.97	19.04	21.06	27.41	32.39	0.00
54) AGRICULTURAL	0.00	0.27	0.34	0.45	0.52	0.00
55) PERSONAL LOANS	20.04	19.36	19.70	17.75	30.96	0.00
56) ALL OTHER LOANS	3.32	1.41	0.55	0.39	0.89	0.00
Miscellaneous						
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	85.61	89.35	87.53	87.77	82.57	0.00
58) FOREIGN DEPOSITS % TOTAL DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.00
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	0.48	1.74	2.19	1.42	1.84	0.00
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	7.30	3.61	5.94	3.85	7.00	0.00

* DOMESTIC ONLY

Maryland

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1980 MARYLAND BASED ON 102 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	8.89	9.25	9.62	9.97	10.29
2) INTEREST EXPENSE	5.68	5.39	4.91	4.20	3.50
3) NET INTEREST MARGIN	3.79	4.29	4.66	5.40	5.77
4) LOAN LOSS PROVISION	0.53	0.30	0.15	0.09	0.05
5) TRUST INCOME	0.02	0.05	0.10	0.15	0.25
6) SERVICE CHARGES ON DEPOSITS*	0.10	0.14	0.24	0.42	0.62
7) OTHER NON-INTEREST INCOME	0.04	0.08	0.12	0.20	0.35
8) SALARIES AND BENEFITS	2.43	2.11	1.61	1.34	1.19
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	0.87	0.66	0.49	0.34	0.26
10) OTHER NON-INTEREST EXPENSE	1.47	1.14	0.88	0.72	0.59
11) TAX EQUIVALENT ADJUSTMENT	0.70	0.57	0.44	0.32	0.21
12) TAX PROVISION	0.86	0.67	0.37	0.17	0.07
13) RETURN ON ASSETS--OPERATING INCOME	0.48	0.80	1.05	1.35	1.59
14) RETURN ON ASSETS--NET INCOME	0.48	0.77	1.04	1.31	1.56
15) RETURN ON EQUITY--NET INCOME	5.55	9.67	12.84	14.40	16.32
Yields and Rates					
16) EFFECTIVE TAX RATE ON OPERATING INCOME	8.74	15.06	26.66	34.83	38.95
17) CASH DIVIDEND AS % OF OPERATING INCOME	13.40	20.27	29.70	39.06	45.46
18) CAPITAL FORMATION RATIO	3.14	6.39	8.63	10.37	12.50
19) OPERATING INCOME PER EMPLOYEE	2996	5769	8712	12583	16461
20) NON-INT. INCOME % NON-INT. EXPENSE	6.25	9.87	13.95	17.57	22.63
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	9.88	10.41	10.75	11.36	11.94
22) YIELD ON LOANS	9.88	10.39	10.94	11.52	12.50
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.83	0.39	0.18	0.06	0.03
24) LOAN LOSS PROVISION % AVERAGE LOANS	0.94	0.48	0.24	0.16	0.08
25) YIELD ON INVESTMENT SECURITIES (FTE)	8.05	8.68	9.10	9.81	10.38
26) RATE ON TIME AND SAVINGS DEPOSITS	6.39	6.96	7.41	7.87	8.58
27) RATE ON TOTAL INTEREST FUNDS	6.43	7.01	7.51	8.03	8.95
28) BREAK EVEN YIELD	10.72	9.34	8.61	7.97	7.14
Balance Sheet Data					
29) EARNING ASSETS AS % OF ASSETS	81.10	86.96	89.56	91.13	92.76
30) CASH & DUE (NON-INT) % TOTAL ASSETS	13.79	9.90	7.71	6.39	4.61
31) INVESTMENT SECURITIES % TOTAL ASSETS	12.56	16.55	22.31	26.75	31.26
32) LOANS AS % OF TOTAL ASSETS	48.71	55.64	59.32	64.82	68.90
33) RESERVE AS % OF YEAR-END LOANS	0.43	0.63	0.89	1.11	1.23
34) LOANS AS % OF DEPOSITS*	54.97	62.23	67.64	73.01	77.61
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	17.04	20.28	25.13	31.88	38.32
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	17.61	23.84	31.84	36.37	42.43
37) MONEY MARKET CD'S* % TOTAL ASSETS	7.96	12.08	15.79	19.81	23.13
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	0.64	1.77	4.07	9.02	15.60
39) OTHER TIME DEPOSITS % TOTAL ASSETS	2.11	5.33	8.84	13.38	17.57
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	83.17	87.01	89.15	90.29	91.51
41) BORROWINGS AS % OF TOTAL ASSETS	0.23	0.53	0.96	2.44	5.38
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	6.60	7.44	8.55	9.84	12.69
43) LARGE LIABILITY DEPENDENCE	0.00	0.00	0.00	2.83	13.50
44) EMPLOYEES PER MILLION ASSETS	1.83	1.47	1.18	0.97	0.79
Growth Statistics					
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	-30.50	-6.32	8.55	17.55	28.57
46) NET INCOME 1-YEAR	-25.65	-7.39	8.58	18.15	30.84
47) AVERAGE ASSETS 1-YEAR	3.58	7.72	13.60	19.00	27.30
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	26.14	40.00	73.49	116.66	201.21
49) NET INCOME 5-YEARS	25.58	40.00	65.88	106.94	156.19
50) AVERAGE ASSETS 5-YEARS	27.90	36.56	40.52	61.48	91.96
Loan Types % Average Loans					
51) REAL ESTATE--RESIDENTIAL	16.57	24.40	38.53	51.17	61.96
52) REAL ESTATE--OTHER	4.07	9.27	13.40	19.69	24.45
53) COMMERCIAL AND INDUSTRIAL	3.42	6.95	12.38	19.67	28.75
54) AGRICULTURAL	0.06	0.33	1.02	3.48	8.14
55) PERSONAL LOANS	7.18	12.43	19.35	29.45	38.49
56) ALL OTHER LOANS	0.06	0.25	0.99	2.35	4.49
Miscellaneous					
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	83.17	87.01	89.15	90.29	91.51
58) FOREIGN DEPOSITS % TOTAL DEPOSITS					
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	0.15	0.32	0.68	1.57	3.39
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	0.24	0.67	1.68	3.12	9.18

* DOMESTIC ONLY

Maryland

MEDIANS BY RESOURCE CLASS FOR 102 BANKS IN MARYLAND

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	9.01	9.63	9.72	9.71	9.41	10.14
2) INTEREST EXPENSE	3.67	5.00	5.35	4.63	5.18	4.63
3) NET INTEREST MARGIN	5.20	4.63	4.47	5.03	4.48	4.64
4) LOAN LOSS PROVISION	0.18	0.13	0.12	0.18	0.13	0.33
5) TRUST INCOME	0.00	0.00	0.02	0.07	0.08	0.15
6) SERVICE CHARGES ON DEPOSITS*	0.15	0.18	0.25	0.29	0.22	0.42
7) OTHER NON-INTEREST INCOME	0.11	0.11	0.11	0.13	0.13	0.35
8) SALARIES AND BENEFITS	1.90	1.52	1.48	1.56	1.61	2.05
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	0.50	0.46	0.41	0.54	0.50	0.74
10) OTHER NON-INTEREST EXPENSE	1.23	0.87	0.78	0.91	0.80	0.94
11) TAX EQUIVALENT ADJUSTMENT	0.45	0.40	0.39	0.49	0.54	0.46
12) TAX PROVISION	0.38	0.35	0.32	0.43	0.23	0.25
13) RETURN ON ASSETS--OPERATING INCOME	0.81	1.15	1.01	1.06	0.90	0.86
14) RETURN ON ASSETS--NET INCOME	0.81	1.08	1.00	1.06	0.90	0.84
15) RETURN ON EQUITY--NET INCOME	8.90	12.25	13.12	13.12	12.90	14.84
Yields and Rates						
16) EFFECTIVE TAX RATE ON OPERATING INCOME	18.42	23.24	26.66	30.48	18.95	18.67
17) CASH DIVIDEND AS % OF OPERATING INCOME	21.13	29.70	24.62	24.18	36.65	40.63
18) CAPITAL FORMATION RATIO	5.54	8.46	9.52	9.54	8.05	8.09
19) OPERATING INCOME PER EMPLOYEE	4000	9863	9654	9250	8288	7229
20) NON-INT. INCOME % NON-INT. EXPENSE	6.58	10.09	14.16	14.40	14.75	23.96
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	9.93	10.79	10.72	10.84	10.65	11.45
22) YIELD ON LOANS	10.17	10.95	10.80	11.06	10.95	12.38
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.18	0.08	0.14	0.22	0.20	0.44
24) LOAN LOSS PROVISION % AVERAGE LOANS	0.42	0.18	0.22	0.27	0.24	0.59
25) YIELD ON INVESTMENT SECURITIES (FTE)	8.73	9.02	9.09	8.98	9.43	9.67
26) RATE ON TIME AND SAVINGS DEPOSITS	6.43	7.53	7.40	7.53	7.51	8.00
27) RATE ON TOTAL INTEREST FUNDS	6.43	7.56	7.44	7.58	7.68	8.88
28) BREAK EVEN YIELD	8.30	8.72	8.43	8.63	8.64	10.40
Balance Sheet Data						
29) EARNING ASSETS AS % OF ASSETS	87.48	89.44	90.34	90.39	88.89	84.91
30) CASH & DUE (NON-INT) % TOTAL ASSETS	6.92	7.76	7.19	6.94	8.96	10.46
31) INVESTMENT SECURITIES % TOTAL ASSETS	20.02	22.23	21.93	23.55	23.47	17.70
32) LOANS AS % OF TOTAL ASSETS	53.75	59.86	60.90	60.91	58.48	58.42
33) RESERVE AS % OF YEAR-END LOANS	0.85	1.00	0.74	0.81	0.85	1.11
34) LOANS AS % OF DEPOSITS*	61.47	67.33	68.13	68.61	66.55	73.01
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	24.92	22.01	22.46	26.96	26.61	33.74
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	38.21	31.81	33.51	30.80	30.35	20.80
37) MONEY MARKET CD'S* % TOTAL ASSETS	13.92	18.49	16.34	16.77	13.60	8.38
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	9.87	3.00	2.51	3.14	4.34	7.29
39) OTHER TIME DEPOSITS % TOTAL ASSETS	5.89	8.40	12.13	9.14	12.92	6.18
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	84.26	89.12	89.94	89.52	89.46	79.32
41) BORROWINGS AS % OF TOTAL ASSETS	2.86	0.94	0.55	0.85	1.79	9.70
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	12.89	9.58	8.35	8.34	7.19	6.77
43) LARGE LIABILITY DEPENDENCE	0.00	0.00	0.00	0.00	0.00	13.67
44) EMPLOYEES PER MILLION ASSETS	1.47	1.11	1.17	1.18	1.13	1.31
Growth Statistics						
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	0.69	7.43	9.26	10.06	12.01	4.20
46) NET INCOME 1-YEAR	0.69	-2.51	10.09	10.87	12.01	3.47
47) AVERAGE ASSETS 1-YEAR	12.61	14.66	12.28	12.28	13.88	7.93
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	51.28	65.88	78.85	78.66	95.84	60.45
49) NET INCOME 5-YEARS	37.36	65.00	73.19	76.18	88.00	58.48
50) AVERAGE ASSETS 5-YEARS	34.28	49.00	46.23	41.32	59.94	51.85
Loan Types % Average Loans						
51) REAL ESTATE--RESIDENTIAL	57.04	39.05	45.28	37.58	30.48	17.76
52) REAL ESTATE--OTHER	8.43	10.88	15.71	12.00	16.52	14.05
53) COMMERCIAL AND INDUSTRIAL	6.65	9.48	11.91	13.63	14.79	20.70
54) AGRICULTURAL	1.29	1.89	1.22	0.99	0.07	0.06
55) PERSONAL LOANS	10.60	16.88	14.72	23.88	32.61	29.11
56) ALL OTHER LOANS	0.67	1.22	1.02	0.51	0.51	4.49
Miscellaneous						
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	84.26	89.12	89.94	89.52	89.46	80.62
58) FOREIGN DEPOSITS % TOTAL DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.15
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	0.57	0.45	1.17	0.74	0.95	0.91
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	1.42	1.69	1.98	1.32	2.76	2.02

* DOMESTIC ONLY

Massachusetts

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1980 MASSACHUSETTS BASED ON 138 BANKS

Operating Performance—% of Assets

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
1) INTEREST INCOME (FTE)	9.24	9.65	10.16	10.64	11.47
2) INTEREST EXPENSE	5.99	5.24	4.82	3.96	3.28
3) NET INTEREST MARGIN	4.35	4.82	5.38	6.14	6.99
4) LOAN LOSS PROVISION	0.53	0.38	0.25	0.16	0.10
5) TRUST INCOME	0.02	0.10	0.28	0.58	0.83
6) SERVICE CHARGES ON DEPOSITS*	0.11	0.18	0.26	0.35	0.45
7) OTHER NON-INTEREST INCOME	0.13	0.17	0.28	0.48	0.66
8) SALARIES AND BENEFITS	2.80	2.44	2.13	1.80	1.55
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	1.01	0.77	0.64	0.53	0.39
10) OTHER NON-INTEREST EXPENSE	1.99	1.63	1.35	1.10	0.94
11) TAX EQUIVALENT ADJUSTMENT	0.78	0.54	0.36	0.19	0.08
12) TAX PROVISION	0.90	0.68	0.41	0.18	0.05
13) RETURN ON ASSETS--OPERATING INCOME	0.46	0.62	0.92	1.18	1.52
14) RETURN ON ASSETS--NET INCOME	0.45	0.62	0.90	1.19	1.47
15) RETURN ON EQUITY--NET INCOME	6.65	10.21	12.88	16.38	20.20

Yields and Rates

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
16) EFFECTIVE TAX RATE ON OPERATING INCOME	10.24	19.87	33.57	40.31	47.54
17) CASH DIVIDEND AS % OF OPERATING INCOME	10.39	22.71	33.41	43.10	55.26
18) CAPITAL FORMATION RATIO	3.73	6.36	8.36	12.33	16.37
19) OPERATING INCOME PER EMPLOYEE	2410	4143	6463	8647	12595
20) NON-INT. INCOME % NON-INT. EXPENSE	8.94	12.66	17.21	24.51	30.33
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	10.84	11.39	11.91	12.52	13.48
22) YIELD ON LOANS	11.05	11.60	12.23	13.04	14.73
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.71	0.51	0.26	0.14	0.03
24) LOAN LOSS PROVISION % AVERAGE LOANS	0.89	0.66	0.47	0.30	0.18
25) YIELD ON INVESTMENT SECURITIES (FTE)	8.18	8.87	9.36	9.76	10.53
26) RATE ON TIME AND SAVINGS DEPOSITS	6.11	6.81	7.50	8.26	9.19
27) RATE ON TOTAL INTEREST FUNDS	6.34	7.16	7.99	8.80	9.74
28) BREAK EVEN YIELD	11.81	10.65	9.97	9.00	8.27

Balance Sheet Data

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
29) EARNING ASSETS AS % OF ASSETS	77.95	82.87	85.78	88.32	91.35
30) CASH & DUE (NON-INT) % TOTAL ASSETS	17.37	13.19	10.53	8.48	6.03
31) INVESTMENT SECURITIES % TOTAL ASSETS	13.31	17.73	21.80	27.09	33.32
32) LOANS AS % OF TOTAL ASSETS	40.89	48.45	54.09	60.07	64.62
33) RESERVE AS % OF YEAR-END LOANS	0.69	0.92	1.18	1.47	1.94
34) LOANS AS % OF DEPOSITS*	51.03	58.25	64.26	70.72	74.68
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	23.28	[illegible].03	31.30	36.27	43.02
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	12.14	21.61	27.75	34.64	40.35
37) MONEY MARKET CD'S* % TOTAL ASSETS	3.12	6.72	9.67	13.00	16.52
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	2.67	5.19	8.34	12.18	17.38
39) OTHER TIME DEPOSITS % TOTAL ASSETS	1.94	3.84	5.29	7.31	9.53
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	74.11	82.78	86.10	88.55	90.41
41) BORROWINGS AS % OF TOTAL ASSETS	0.93	2.52	5.73	8.95	17.26
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	5.27	5.85	6.58	8.46	10.50
43) LARGE LIABILITY DEPENDENCE	0.00	0.00	4.23	10.25	15.83
44) EMPLOYEES PER MILLION ASSETS	2.09	1.75	1.45	1.19	0.97

Growth Statistics

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	-11.82	10.00	28.12	54.73	89.08
46) NET INCOME 1-YEAR	-10.46	15.21	27.98	55.55	101.31
47) AVERAGE ASSETS 1-YEAR	6.09	11.12	20.75	30.51	58.04
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	34.21	108.52	166.95	306.00	N/A
49) NET INCOME 5-YEARS	30.61	85.70	159.41	284.31	N/A
50) AVERAGE ASSETS 5-YEARS	18.26	34.24	45.61	73.50	113.44

Loan Types % Average Loans

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
51) REAL ESTATE--RESIDENTIAL	3.49	11.18	21.62	30.10	38.92
52) REAL ESTATE--OTHER	6.46	10.03	16.55	22.45	26.68
53) COMMERCIAL AND INDUSTRIAL	15.32	21.70	28.91	37.63	51.08
54) AGRICULTURAL	0.02	0.04	0.11	0.31	0.82
55) PERSONAL LOANS	9.16	14.62	21.49	29.96	37.44
56) ALL OTHER LOANS	0.12	0.28	0.82	1.92	4.30

Miscellaneous

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	74.11	82.78	86.10	88.55	90.41
58) FOREIGN DEPOSITS % TOTAL DEPOSITS					
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	0.87	1.72	2.83	4.05	6.58
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	0.52	1.53	2.89	5.85	8.93

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 138 BANKS IN MASSACHUSETTS

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	10.47	9.78	10.04	10.19	10.26	10.30
2) INTEREST EXPENSE	4.66	4.38	4.64	4.96	4.82	6.08
3) NET INTEREST MARGIN	6.26	5.69	5.54	5.36	5.29	3.92
4) LOAN LOSS PROVISION	0.65	0.22	0.20	0.26	0.25	0.27
5) TRUST INCOME	0.01	0.10	0.19	0.45	0.19	0.32
6) SERVICE CHARGES ON DEPOSITS*	0.50	0.27	0.28	0.24	0.25	0.12
7) OTHER NON-INTEREST INCOME	0.39	0.20	0.19	0.33	0.36	0.40
8) SALARIES AND BENEFITS	2.67	2.10	2.18	2.21	2.10	1.78
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	0.73	0.65	0.60	0.63	0.66	0.61
10) OTHER NON-INTEREST EXPENSE	1.86	1.48	1.37	1.38	1.35	0.92
11) TAX EQUIVALENT ADJUSTMENT	0.05	0.30	0.36	0.36	0.47	0.35
12) TAX PROVISION	0.27	0.45	0.36	0.48	0.37	0.26
13) RETURN ON ASSETS--OPERATING INCOME	0.71	1.01	0.96	0.96	0.94	0.75
14) RETURN ON ASSETS--NET INCOME	0.68	0.96	1.00	0.89	0.93	0.72
15) RETURN ON EQUITY--NET INCOME	7.60	12.70	12.49	12.81	14.30	13.32
Yields and Rates						
16) EFFECTIVE TAX RATE ON OPERATING INCOME	35.82	35.46	31.20	35.65	28.02	31.69
17) CASH DIVIDEND AS % OF OPERATING INCOME	45.76	31.25	28.15	30.16	34.39	41.41
18) CAPITAL FORMATION RATIO	4.94	8.21	8.85	8.68	9.83	7.65
19) OPERATING INCOME PER EMPLOYEE	4722	6761	5693	6272	6862	7163
20) NON-INT. INCOME % NON-INT. EXPENSE	13.14	12.36	14.74	20.59	20.33	28.11
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	13.94	11.83	11.56	11.98	11.83	12.13
22) YIELD ON LOANS	13.55	11.84	12.06	12.34	12.27	12.78
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.47	0.17	0.26	0.26	0.33	0.33
24) LOAN LOSS PROVISION % AVERAGE LOANS	1.27	0.40	0.45	0.48	0.45	0.54
25) YIELD ON INVESTMENT SECURITIES (FTE)	8.83	9.05	9.47	9.34	9.51	10.15
26) RATE ON TIME AND SAVINGS DEPOSITS	6.67	7.33	7.00	7.53	7.56	9.04
27) RATE ON TOTAL INTEREST FUNDS	7.02	7.71	7.48	8.27	8.08	9.43
28) BREAK EVEN YIELD	12.85	9.98	9.51	9.94	9.93	10.44
Balance Sheet Data						
29) EARNING ASSETS AS % OF ASSETS	83.78	84.37	85.37	85.60	87.18	84.86
30) CASH & DUE (NON-INT) % TOTAL ASSETS	11.66	11.54	11.75	9.76	9.80	10.31
31) INVESTMENT SECURITIES % TOTAL ASSETS	20.91	20.92	23.16	22.06	21.09	20.61
32) LOANS AS % OF TOTAL ASSETS	46.20	52.58	52.71	55.59	57.70	51.02
33) RESERVE AS % OF YEAR-END LOANS	0.75	1.17	1.13	1.16	1.32	1.28
34) LOANS AS % OF DEPOSITS*	64.79	60.41	61.13	63.93	67.29	65.79
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	39.95	33.03	31.82	30.47	31.48	28.25
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	23.00	27.03	30.63	27.30	28.80	19.87
37) MONEY MARKET CD'S* % TOTAL ASSETS	16.95	12.86	9.06	9.79	8.47	7.39
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	5.43	6.24	7.47	9.89	8.33	13.45
39) OTHER TIME DEPOSITS % TOTAL ASSETS	5.53	5.07	4.89	4.64	5.90	4.64
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	88.18	88.76	86.92	85.28	85.09	81.35
41) BORROWINGS AS % OF TOTAL ASSETS	3.40	2.28	4.43	5.77	6.89	11.02
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	9.05	7.62	7.92	6.50	6.01	5.30
43) LARGE LIABILITY DEPENDENCE	0.00	0.44	3.48	6.07	5.38	13.39
44) EMPLOYEES PER MILLION ASSETS	2.22	1.44	1.46	1.50	1.48	1.05
Growth Statistics						
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	3.11	34.37	24.64	26.86	29.29	22.42
46) NET INCOME 1-YEAR	-2.90	33.33	27.19	27.25	27.98	21.94
47) AVERAGE ASSETS 1-YEAR	20.52	20.26	20.89	24.51	16.95	21.07
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	290.47	150.65	158.60	219.53	162.42	182.63
49) NET INCOME 5-YEARS	150.00	115.89	151.86	201.13	165.03	141.18
50) AVERAGE ASSETS 5-YEARS	55.85	45.20	44.60	53.20	43.50	63.60
Loan Types % Average Loans						
51) REAL ESTATE--RESIDENTIAL	15.86	26.25	22.46	21.95	19.41	17.86
52) REAL ESTATE--OTHER	7.07	12.37	16.22	17.09	20.34	11.61
53) COMMERCIAL AND INDUSTRIAL	30.66	23.13	29.74	26.34	30.38	36.58
54) AGRICULTURAL	0.44	0.14	0.21	0.19	0.06	0.05
55) PERSONAL LOANS	28.35	23.23	21.33	19.73	24.13	25.62
56) ALL OTHER LOANS	2.16	0.55	0.54	0.65	1.18	4.32
Miscellaneous						
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	88.18	88.76	86.92	85.28	85.09	81.35
58) FOREIGN DEPOSITS % TOTAL DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.00
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	1.35	2.26	3.31	2.62	2.92	2.49
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	3.46	2.30	2.86	3.62	2.85	2.79

* DOMESTIC ONLY

Michigan

PROFIT DISTRIBUTION PROFILE 1980 MICHIGAN BASED ON 375 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	9.34	9.67	10.08	10.46	10.91
2) INTEREST EXPENSE	6.58	6.17	5.85	5.46	4.91
3) NET INTEREST MARGIN	3.46	3.80	4.23	4.80	5.24
4) LOAN LOSS PROVISION	0.52	0.29	0.17	0.10	0.05
5) TRUST INCOME	0.02	0.05	0.11	0.22	0.30
6) SERVICE CHARGES ON DEPOSITS*	0.08	0.13	0.20	0.29	0.42
7) OTHER NON-INTEREST INCOME	0.09	0.14	0.20	0.29	0.40
8) SALARIES AND BENEFITS	2.22	1.91	1.63	1.37	1.18
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	0.89	0.59	0.45	0.35	0.26
10) OTHER NON-INTEREST EXPENSE	1.50	1.16	0.95	0.78	0.65
11) TAX EQUIVALENT ADJUSTMENT	0.81	0.68	0.53	0.37	0.20
12) TAX PROVISION	0.46	0.26	0.08	-0.05	-0.20
13) RETURN ON ASSETS--OPERATING INCOME	0.10	0.51	0.83	1.09	1.36
14) RETURN ON ASSETS--NET INCOME	0.10	0.54	0.82	1.08	1.36
15) RETURN ON EQUITY--NET INCOME	1.44	6.81	11.01	13.70	15.69
Yields and Rates					
16) EFFECTIVE TAX RATE ON OPERATING INCOME	-30.19	-1.82	12.46	24.76	38.67
17) CASH DIVIDEND AS % OF OPERATING INCOME	14.78	22.88	34.48	51.78	70.95
18) CAPITAL FORMATION RATIO	-0.20	3.25	6.77	9.51	11.77
19) OPERATING INCOME PER EMPLOYEE	919	4200	7536	11326	15462
20) NON-INT. INCOME % NON-INT. EXPENSE	8.93	12.14	15.07	19.47	24.09
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	10.41	10.85	11.22	11.84	12.82
22) YIELD ON LOANS	10.63	11.10	11.55	12.18	12.87
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.75	0.44	0.24	0.12	0.06
24) LOAN LOSS PROVISION % AVERAGE LOANS	0.88	0.50	0.30	0.17	0.09
25) YIELD ON INVESTMENT SECURITIES (FTE)	8.43	9.02	9.48	10.06	10.72
26) RATE ON TIME AND SAVINGS DEPOSITS	7.31	7.67	7.95	8.47	8.88
27) RATE ON TOTAL INTEREST FUNDS	7.30	7.71	8.01	8.56	9.11
28) BREAK EVEN YIELD	11.90	10.58	9.62	8.97	8.33
Balance Sheet Data					
29) EARNING ASSETS AS % OF ASSETS	81.10	87.01	89.52	91.65	93.08
30) CASH & DUE (NON-INT) % TOTAL ASSETS	12.15	8.97	6.97	5.40	4.14
31) INVESTMENT SECURITIES % TOTAL ASSETS	13.22	17.77	23.49	28.37	33.21
32) LOANS AS % OF TOTAL ASSETS	45.74	53.23	58.77	63.45	66.30
33) RESERVE AS % OF YEAR-END LOANS	0.50	0.68	0.89	1.09	1.26
34) LOANS AS % OF DEPOSITS*	52.09	60.07	65.43	71.51	75.24
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	13.24	15.05	17.91	21.45	25.44
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	18.79	22.58	26.36	29.78	33.15
37) MONEY MARKET CD'S* % TOTAL ASSETS	13.69	16.71	19.33	22.20	25.00
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	2.07	3.94	7.27	11.69	16.48
39) OTHER TIME DEPOSITS % TOTAL ASSETS	5.98	10.66	15.73	20.18	24.98
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	84.67	88.06	89.73	90.89	91.78
41) BORROWINGS AS % OF TOTAL ASSETS	0.09	0.37	0.99	2.32	6.20
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	6.12	6.77	7.78	8.86	10.74
43) LARGE LIABILITY DEPENDENCE	0.00	0.00	0.75	5.32	12.18
44) EMPLOYEES PER MILLION ASSETS	1.58	1.32	1.08	0.90	0.76
Growth Statistics					
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	-59.09	-25.13	-7.31	5.05	20.81
46) NET INCOME 1-YEAR	-58.33	-24.85	-5.84	7.17	26.39
47) AVERAGE ASSETS 1-YEAR	0.47	4.48	9.79	16.21	25.03
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	-39.25	9.75	46.89	94.25	190.90
49) NET INCOME 5-YEARS	-38.17	9.11	46.51	88.67	170.00
50) AVERAGE ASSETS 5-YEARS	23.96	34.50	46.29	60.36	96.00
Loan Types % Average Loans					
51) REAL ESTATE--RESIDENTIAL	20.08	27.90	37.56	46.22	52.98
52) REAL ESTATE--OTHER	6.11	9.51	13.28	17.91	22.72
53) COMMERCIAL AND INDUSTRIAL	6.54	10.19	16.20	24.18	34.19
54) AGRICULTURAL	0.08	0.54	2.14	6.96	15.77
55) PERSONAL LOANS	10.42	13.59	17.83	23.84	29.55
56) ALL OTHER LOANS	0.08	0.26	0.93	2.22	4.57
Miscellaneous					
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	84.67	88.06	89.73	90.89	91.78
58) FOREIGN DEPOSITS % TOTAL DEPOSITS					
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	0.52	0.98	1.59	2.34	3.56
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	2.47	4.47	7.27	10.45	15.80

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 375 BANKS IN MICHIGAN

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	10.14	10.13	10.03	10.07	10.04	10.03
2) INTEREST EXPENSE	4.79	5.82	5.80	5.95	5.93	6.39
3) NET INTEREST MARGIN	4.90	4.38	4.31	4.12	4.05	3.37
4) LOAN LOSS PROVISION	0.24	0.20	0.14	0.17	0.17	0.25
5) TRUST INCOME	0.01	0.01	0.04	0.08	0.21	0.21
6) SERVICE CHARGES ON DEPOSITS*	0.24	0.19	0.20	0.20	0.21	0.22
7) OTHER NON-INTEREST INCOME	0.25	0.23	0.18	0.20	0.20	0.32
8) SALARIES AND BENEFITS	2.16	1.68	1.61	1.58	1.56	1.71
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	0.76	0.41	0.42	0.47	0.46	0.52
10) OTHER NON-INTEREST EXPENSE	1.16	1.01	0.95	0.90	0.84	0.74
11) TAX EQUIVALENT ADJUSTMENT	0.21	0.45	0.51	0.54	0.62	0.56
12) TAX PROVISION	0.19	0.22	0.11	0.04	-0.01	-0.06
13) RETURN ON ASSETS--OPERATING INCOME	0.38	0.94	0.84	0.83	0.79	0.62
14) RETURN ON ASSETS--NET INCOME	0.32	0.91	0.84	0.79	0.80	0.65
15) RETURN ON EQUITY--NET INCOME	2.10	10.77	11.10	10.97	11.83	10.58
Yields and Rates						
16) EFFECTIVE TAX RATE ON OPERATING INCOME	25.00	20.27	13.29	8.54	-2.04	-8.32
17) CASH DIVIDEND AS % OF OPERATING INCOME	33.45	32.85	26.78	34.77	43.12	58.90
18) CAPITAL FORMATION RATIO	0.72	6.39	7.36	7.38	7.11	3.45
19) OPERATING INCOME PER EMPLOYEE	461	8700	7621	7239	7805	6813
20) NON-INT. INCOME % NON-INT. EXPENSE	12.38	14.45	14.17	14.93	19.56	29.15
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.06	11.26	11.27	11.22	11.06	11.32
22) YIELD ON LOANS	12.27	11.63	11.39	11.50	11.59	12.21
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.30	0.23	0.23	0.25	0.23	0.42
24) LOAN LOSS PROVISION % AVERAGE LOANS	0.57	0.36	0.25	0.29	0.26	0.41
25) YIELD ON INVESTMENT SECURITIES (FTE)	9.59	9.28	9.46	9.63	9.58	9.82
26) RATE ON TIME AND SAVINGS DEPOSITS	7.97	7.81	7.92	7.97	8.22	8.34
27) RATE ON TOTAL INTEREST FUNDS	7.83	7.82	7.98	8.03	8.37	9.19
28) BREAK EVEN YIELD	11.71	9.58	9.54	9.68	9.44	10.26
Balance Sheet Data						
29) EARNING ASSETS AS % OF ASSETS	80.74	90.05	89.90	88.89	89.63	89.05
30) CASH & DUE (NON-INT) % TOTAL ASSETS	11.61	6.88	6.70	7.22	6.65	8.21
31) INVESTMENT SECURITIES % TOTAL ASSETS	16.30	23.57	23.16	23.63	24.38	23.05
32) LOANS AS % OF TOTAL ASSETS	48.05	57.42	58.99	59.25	60.24	58.99
33) RESERVE AS % OF YEAR-END LOANS	0.94	0.97	0.93	0.87	0.78	0.99
34) LOANS AS % OF DEPOSITS*	58.69	63.74	65.28	66.02	68.08	69.33
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	15.16	17.98	16.76	17.63	18.52	20.01
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	23.82	28.09	26.25	26.41	26.82	20.98
37) MONEY MARKET CD'S* % TOTAL ASSETS	17.75	19.63	20.12	19.73	18.87	14.75
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	6.25	5.65	6.02	7.92	9.61	11.92
39) OTHER TIME DEPOSITS % TOTAL ASSETS	7.54	16.73	17.81	17.13	12.77	11.18
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	84.39	90.12	90.10	90.14	88.88	80.70
41) BORROWINGS AS % OF TOTAL ASSETS	2.50	0.60	0.63	0.70	1.71	8.89
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	14.07	8.32	7.90	7.26	6.97	6.20
43) LARGE LIABILITY DEPENDENCE	0.00	0.00	0.71	3.17	1.56	13.12
44) EMPLOYEES PER MILLION ASSETS	1.49	1.07	1.07	1.07	1.08	1.01
Growth Statistics						
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	-12.43	-3.41	-7.13	-8.05	-8.96	-14.32
46) NET INCOME 1-YEAR	-19.90	-1.16	-6.71	-4.01	-9.61	-9.73
47) AVERAGE ASSETS 1-YEAR	13.70	12.74	12.04	9.47	5.42	6.39
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	80.00	73.33	41.66	37.09	41.58	37.29
49) NET INCOME 5-YEARS	80.00	63.63	38.75	34.19	43.70	27.60
50) AVERAGE ASSETS 5-YEARS	45.22	49.90	47.69	44.05	40.22	35.01
Loan Types % Average Loans						
51) REAL ESTATE--RESIDENTIAL	27.41	38.92	38.91	39.48	32.41	26.30
52) REAL ESTATE--OTHER	10.54	11.84	12.49	13.69	15.70	12.02
53) COMMERCIAL AND INDUSTRIAL	20.76	13.46	15.44	16.25	21.04	24.70
54) AGRICULTURAL	2.52	3.14	4.17	2.01	0.68	0.13
55) PERSONAL LOANS	22.84	17.95	15.31	17.37	23.12	23.58
56) ALL OTHER LOANS	0.64	0.82	0.97	0.84	1.20	3.02
Miscellaneous						
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	84.39	90.12	90.10	90.14	88.88	81.52
58) FOREIGN DEPOSITS % TOTAL DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.00
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	1.19	1.54	1.60	1.74	1.50	1.35
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	7.78	7.46	6.77	7.42	7.18	8.75

* DOMESTIC ONLY

PROFIT DISTRIBUTION PROFILE 1980 MINNESOTA BASED ON 760 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	9.24	9.69	10.14	10.59	11.01
2) INTEREST EXPENSE	6.34	5.97	5.53	4.97	4.42
3) NET INTEREST MARGIN	3.79	4.18	4.66	5.15	5.71
4) LOAN LOSS PROVISION	0.44	0.25	0.13	0.06	0.03
5) TRUST INCOME	0.02	0.08	0.17	0.37	0.43
6) SERVICE CHARGES ON DEPOSITS*	0.06	0.11	0.19	0.34	0.55
7) OTHER NON-INTEREST INCOME	0.08	0.12	0.22	0.38	0.61
8) SALARIES AND BENEFITS	2.41	2.02	1.64	1.34	1.16
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	0.69	0.49	0.35	0.25	0.17
10) OTHER NON-INTEREST EXPENSE	1.48	1.15	0.88	0.68	0.55
11) TAX EQUIVALENT ADJUSTMENT	0.74	0.58	0.41	0.22	0.08
12) TAX PROVISION	0.87	0.64	0.41	0.22	0.10
13) RETURN ON ASSETS--OPERATING INCOME	0.63	0.90	1.19	1.47	1.80
14) RETURN ON ASSETS--NET INCOME	0.62	0.87	1.17	1.41	1.73
15) RETURN ON EQUITY--NET INCOME	8.23	11.38	14.51	17.51	20.35
Yields and Rates					
16) EFFECTIVE TAX RATE ON OPERATING INCOME	10.45	18.09	26.29	34.51	41.21
17) CASH DIVIDEND AS % OF OPERATING INCOME	4.44	8.04	18.09	33.14	49.07
18) CAPITAL FORMATION RATIO	5.43	8.52	11.77	14.73	17.84
19) OPERATING INCOME PER EMPLOYEE	5240	8400	12595	17500	23454
20) NON-INT. INCOME % NON-INT. EXPENSE	7.85	11.28	16.81	22.56	29.11
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	10.18	10.60	11.15	11.78	12.39
22) YIELD ON LOANS	10.79	11.34	11.91	12.54	13.07
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.61	0.36	0.16	0.05	0.01
24) LOAN LOSS PROVISION % AVERAGE LOANS	0.68	0.43	0.22	0.12	0.05
25) YIELD ON INVESTMENT SECURITIES (FTE)	7.69	8.30	9.07	9.68	10.37
26) RATE ON TIME AND SAVINGS DEPOSITS	6.90	7.32	7.81	8.22	8.60
27) RATE ON TOTAL INTEREST FUNDS	6.92	7.36	7.85	8.33	8.82
28) BREAK EVEN YIELD	10.26	9.58	8.90	8.33	7.76
Balance Sheet Data					
29) EARNING ASSETS AS % OF ASSETS	85.77	88.75	91.07	93.26	94.63
30) CASH & DUE (NON-INT) % TOTAL ASSETS	10.58	8.18	6.27	4.80	3.80
31) INVESTMENT SECURITIES % TOTAL ASSETS	16.91	21.16	26.81	33.21	39.66
32) LOANS AS % OF TOTAL ASSETS	46.59	52.44	58.57	63.54	68.53
33) RESERVE AS % OF YEAR-END LOANS	0.28	0.51	0.79	1.05	1.19
34) LOANS AS % OF DEPOSITS*	52.01	58.67	65.68	71.10	76.62
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	14.88	17.27	20.46	24.49	30.25
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	13.22	15.74	18.88	22.64	28.62
37) MONEY MARKET CD'S* % TOTAL ASSETS	10.50	14.68	18.26	21.85	25.27
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	1.02	2.23	5.06	8.80	14.20
39) OTHER TIME DEPOSITS % TOTAL ASSETS	9.69	18.39	25.29	30.08	34.42
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	86.74	88.81	90.09	91.12	91.92
41) BORROWINGS AS % OF TOTAL ASSETS	0.23	0.42	0.96	2.13	4.41
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	6.48	7.08	7.90	8.83	10.00
43) LARGE LIABILITY DEPENDENCE	0.00	0.00	1.09	6.46	11.43
44) EMPLOYEES PER MILLION ASSETS	1.45	1.18	0.93	0.75	0.65
Growth Statistics					
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	-25.56	-5.17	13.48	37.56	70.00
46) NET INCOME 1-YEAR	-24.52	-5.94	12.79	36.56	72.52
47) AVERAGE ASSETS 1-YEAR	5.09	10.00	15.32	20.53	26.56
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	23.63	67.48	122.89	220.95	N/A
49) NET INCOME 5-YEARS	13.57	52.94	107.24	190.26	N/A
50) AVERAGE ASSETS 5-YEARS	27.13	35.72	46.70	57.15	75.88
Loan Types % Average Loans					
51) REAL ESTATE--RESIDENTIAL	6.18	11.66	18.89	28.24	37.89
52) REAL ESTATE--OTHER	4.44	7.10	11.00	16.14	20.76
53) COMMERCIAL AND INDUSTRIAL	7.92	11.98	17.37	24.04	32.11
54) AGRICULTURAL	0.69	9.31	28.25	45.02	60.01
55) PERSONAL LOANS	6.52	8.89	12.82	18.30	24.68
56) ALL OTHER LOANS	0.12	0.24	0.53	1.40	3.02
Miscellaneous					
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	86.74	88.81	90.09	91.12	91.92
58) FOREIGN DEPOSITS % TOTAL DEPOSITS					
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	0.39	0.74	1.34	2.33	3.64
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	1.60	3.01	5.46	8.75	12.50

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 760 BANKS IN MINNESOTA

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	9.95	10.16	10.29	10.37	10.27	9.45
2) INTEREST EXPENSE	5.18	5.52	5.77	6.00	6.11	7.86
3) NET INTEREST MARGIN	4.79	4.67	4.55	4.46	4.20	2.24
4) LOAN LOSS PROVISION	0.15	0.13	0.10	0.12	0.14	0.21
5) TRUST INCOME	0.10	0.02	0.21	0.12	0.27	0.38
6) SERVICE CHARGES ON DEPOSITS*	0.19	0.17	0.24	0.21	0.18	0.08
7) OTHER NON-INTEREST INCOME	0.20	0.21	0.23	0.22	0.26	0.90
8) SALARIES AND BENEFITS	1.96	1.62	1.41	1.35	1.50	1.08
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	0.36	0.34	0.37	0.35	0.43	0.15
10) OTHER NON-INTEREST EXPENSE	0.89	0.84	0.90	0.91	1.04	0.83
11) TAX EQUIVALENT ADJUSTMENT	0.16	0.41	0.55	0.58	0.56	0.54
12) TAX PROVISION	0.45	0.41	0.36	0.45	0.43	-0.25
13) RETURN ON ASSETS--OPERATING INCOME	1.24	1.22	1.20	1.07	0.97	0.81
14) RETURN ON ASSETS--NET INCOME	1.20	1.19	1.18	1.06	0.90	0.81
15) RETURN ON EQUITY--NET INCOME	13.72	14.83	14.90	14.78	14.51	14.97
Yields and Rates						
16) EFFECTIVE TAX RATE ON OPERATING INCOME	26.76	25.48	24.31	26.69	27.66	
17) CASH DIVIDEND AS % OF OPERATING INCOME	11.66	16.26	21.52	28.62	18.75	34.86
18) CAPITAL FORMATION RATIO	12.02	12.29	11.54	10.59	10.90	9.93
19) OPERATING INCOME PER EMPLOYEE	11071	13961	13246	11948	9652	14455
20) NON-INT. INCOME % NON-INT. EXPENSE	14.35	16.60	18.59	18.35	20.91	66.19
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	10.81	11.10	11.39	11.64	11.94	12.38
22) YIELD ON LOANS	11.73	11.93	11.92	12.03	12.66	13.65
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.18	0.15	0.15	0.15	0.18	0.36
24) LOAN LOSS PROVISION % AVERAGE LOANS	0.26	0.23	0.17	0.21	0.23	0.46
25) YIELD ON INVESTMENT SECURITIES (FTE)	8.34	8.97	9.54	9.47	9.68	10.76
26) RATE ON TIME AND SAVINGS DEPOSITS	7.39	7.73	8.06	8.14	8.41	10.06
27) RATE ON TOTAL INTEREST FUNDS	7.40	7.76	8.19	8.28	9.04	11.58
28) BREAK EVEN YIELD	8.73	8.76	8.99	9.34	9.77	10.52
Balance Sheet Data						
29) EARNING ASSETS AS % OF ASSETS	92.28	91.71	89.89	89.33	86.94	
30) CASH & DUE (NON-INT) % TOTAL ASSETS	5.85	5.73	6.84	7.73	10.22	
31) INVESTMENT SECURITIES % TOTAL ASSETS	28.44	27.87	26.78	22.36	19.91	
32) LOANS AS % OF TOTAL ASSETS	56.37	58.53	59.21	61.29	62.95	48.76
33) RESERVE AS % OF YEAR-END LOANS	0.81	0.74	0.79	0.88	1.00	1.06
34) LOANS AS % OF DEPOSITS*	62.62	64.85	66.39	68.94	71.79	75.44
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	21.10	19.78	19.65	19.37	26.11	21.50
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	17.75	18.59	19.83	21.33	20.10	4.37
37) MONEY MARKET CD'S* % TOTAL ASSETS	18.65	18.79	18.46	17.94	14.37	1.61
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	3.17	4.22	6.38	7.37	11.86	21.97
39) OTHER TIME DEPOSITS % TOTAL ASSETS	28.08	26.46	23.04	19.66	11.56	2.63
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	90.72	90.32	89.55	89.31	85.76	52.70
41) BORROWINGS AS % OF TOTAL ASSETS	0.70	0.77	0.90	1.36	4.64	20.68
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	8.50	7.90	7.77	7.04	6.37	5.42
43) LARGE LIABILITY DEPENDENCE	0.00	0.83	3.80	6.96	10.64	39.19
44) EMPLOYEES PER MILLION ASSETS	1.07	0.86	0.89	0.87	0.94	0.56
Growth Statistics						
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	16.13	15.09	14.72	5.01	9.49	12.62
46) NET INCOME 1-YEAR	17.70	14.22	13.55	6.85	10.21	14.63
47) AVERAGE ASSETS 1-YEAR	15.84	16.67	13.43	12.54	12.80	32.59
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	141.66	133.44	95.98	94.00	81.72	90.22
49) NET INCOME 5-YEARS	119.52	115.73	91.33	88.78	79.13	92.25
50) AVERAGE ASSETS 5-YEARS	42.24	49.32	46.77	42.74	49.72	102.98
Loan Types % Average Loans						
51) REAL ESTATE--RESIDENTIAL	16.17	17.23	21.45	23.68	22.10	9.87
52) REAL ESTATE--OTHER	10.14	11.13	11.80	10.70	10.40	6.23
53) COMMERCIAL AND INDUSTRIAL	13.78	16.02	20.49	24.13	32.77	48.20
54) AGRICULTURAL	39.92	33.69	15.72	3.31	0.66	1.30
55) PERSONAL LOANS	11.55	11.66	14.03	16.26	22.69	6.88
56) ALL OTHER LOANS	0.55	0.54	0.42	0.42	2.47	17.48
Miscellaneous						
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	90.72	90.32	89.55	89.31	85.76	64.64
58) FOREIGN DEPOSITS % TOTAL DEPOSITS	0.00	0.00	0.00	0.00	0.00	20.51
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	1.55	1.31	1.37	1.03	0.94	0.60
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	5.12	5.54	5.59	5.87	5.84	4.35

* DOMESTIC ONLY

PROFIT DISTRIBUTION PROFILE 1980 MISSISSIPPI BASED ON 177 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	9.45	9.87	10.30	10.77	11.15
2) INTEREST EXPENSE	6.47	6.06	5.59	5.10	4.33
3) NET INTEREST MARGIN	3.81	4.19	4.73	5.30	5.94
4) LOAN LOSS PROVISION	0.64	0.38	0.23	0.15	0.06
5) TRUST INCOME	0.01	0.02	0.04	0.08	0.10
6) SERVICE CHARGES ON DEPOSITS*	0.13	0.20	0.34	0.52	0.68
7) OTHER NON-INTEREST INCOME	0.08	0.15	0.30	0.52	0.79
8) SALARIES AND BENEFITS	2.21	1.89	1.59	1.39	1.19
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	0.76	0.56	0.42	0.30	0.20
10) OTHER NON-INTEREST EXPENSE	1.64	1.27	0.98	0.76	0.64
11) TAX EQUIVALENT ADJUSTMENT	0.98	0.81	0.58	0.36	0.19
12) TAX PROVISION	0.66	0.48	0.30	0.10	0.01
13) RETURN ON ASSETS--OPERATING INCOME	0.67	0.91	1.22	1.49	1.87
14) RETURN ON ASSETS--NET INCOME	0.64	0.88	1.19	1.48	1.85
15) RETURN ON EQUITY--NET INCOME	8.55	11.75	14.90	17.69	19.54
Yields and Rates					
16) EFFECTIVE TAX RATE ON OPERATING INCOME	0.62	8.59	19.07	26.42	33.33
17) CASH DIVIDEND AS % OF OPERATING INCOME	11.98	18.50	25.25	32.59	42.60
18) CAPITAL FORMATION RATIO	5.34	8.35	11.02	14.14	16.48
19) OPERATING INCOME PER EMPLOYEE	4857	7928	11058	15885	19204
20) NON-INT. INCOME % NON-INT. EXPENSE	13.67	18.49	23.91	30.02	34.17
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	10.71	11.07	11.78	12.29	12.99
22) YIELD ON LOANS	11.01	11.55	12.14	12.90	13.56
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.06	0.71	0.34	0.14	0.04
24) LOAN LOSS PROVISION % AVERAGE LOANS	1.15	0.71	0.45	0.29	0.13
25) YIELD ON INVESTMENT SECURITIES (FTE)	8.56	9.13	9.73	10.20	10.57
26) RATE ON TIME AND SAVINGS DEPOSITS	7.67	8.07	8.58	9.01	9.34
27) RATE ON TOTAL INTEREST FUNDS	7.67	8.07	8.61	9.08	9.52
28) BREAK EVEN YIELD	11.16	10.14	9.23	8.46	7.87
Balance Sheet Data					
29) EARNING ASSETS AS % OF ASSETS	81.86	85.92	88.66	90.76	91.70
30) CASH & DUE (NON-INT) % TOTAL ASSETS	14.37	10.37	7.99	6.31	4.67
31) INVESTMENT SECURITIES % TOTAL ASSETS	17.70	23.93	30.44	36.66	43.72
32) LOANS AS % OF TOTAL ASSETS	34.98	44.38	50.76	56.16	61.22
33) RESERVE AS % OF YEAR-END LOANS	0.53	0.81	1.02	1.21	1.50
34) LOANS AS % OF DEPOSITS*	40.14	50.05	57.48	63.59	68.69
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	19.82	22.23	25.17	28.74	34.24
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	3.38	6.34	8.44	11.22	17.16
37) MONEY MARKET CD'S* % TOTAL ASSETS	13.35	17.91	21.12	24.67	28.65
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	4.40	6.86	10.94	16.03	21.09
39) OTHER TIME DEPOSITS % TOTAL ASSETS	9.40	14.45	20.43	25.77	30.23
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	86.07	87.90	89.75	90.94	91.79
41) BORROWINGS AS % OF TOTAL ASSETS	0.16	0.34	0.71	1.97	4.81
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	6.27	7.11	8.11	9.38	11.49
43) LARGE LIABILITY DEPENDENCE	0.00	0.00	5.05	10.49	19.27
44) EMPLOYEES PER MILLION ASSETS	1.49	1.27	1.07	0.91	0.80
Growth Statistics					
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	-19.97	-3.98	14.06	30.90	58.82
46) NET INCOME 1-YEAR	-21.42	-3.86	14.49	32.68	58.82
47) AVERAGE ASSETS 1-YEAR	1.74	8.87	13.88	20.72	29.58
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	23.28	60.00	111.58	188.18	N/A
49) NET INCOME 5-YEARS	21.38	54.20	103.05	175.00	N/A
50) AVERAGE ASSETS 5-YEARS	37.28	51.90	64.70	82.45	115.84
Loan Types % Average Loans					
51) REAL ESTATE--RESIDENTIAL	4.81	9.69	14.84	20.35	26.52
52) REAL ESTATE--OTHER	7.15	12.49	18.51	25.01	31.34
53) COMMERCIAL AND INDUSTRIAL	6.71	11.87	18.73	24.83	34.30
54) AGRICULTURAL	0.86	2.53	6.68	13.59	21.87
55) PERSONAL LOANS	15.33	19.40	26.33	33.74	41.43
56) ALL OTHER LOANS	0.32	0.69	1.75	4.36	8.65
Miscellaneous					
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	86.07	87.90	89.75	90.94	91.79
58) FOREIGN DEPOSITS % TOTAL DEPOSITS					
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	1.36	2.22	3.32	5.62	8.17
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	4.63	5.82	7.96	11.42	18.33

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 177 BANKS IN MISSISSIPPI

Operating Performance—% of Assets

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
1) INTEREST INCOME (FTE)	9.86	10.31	10.28	10.57	10.37	9.97
2) INTEREST EXPENSE	4.15	5.40	5.58	5.62	5.90	6.14
3) NET INTEREST MARGIN	6.00	4.67	4.74	4.78	4.51	3.82
4) LOAN LOSS PROVISION	0.20	0.30	0.20	0.21	0.19	0.41
5) TRUST INCOME	0.00	0.09	0.01	0.04	0.05	0.13
6) SERVICE CHARGES ON DEPOSITS*	0.27	0.37	0.32	0.37	0.35	0.22
7) OTHER NON-INTEREST INCOME	0.29	0.32	0.27	0.32	0.32	0.46
8) SALARIES AND BENEFITS	1.93	1.69	1.50	1.57	1.55	1.19
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	0.37	0.44	0.37	0.47	0.45	0.43
10) OTHER NON-INTEREST EXPENSE	1.12	1.21	0.92	0.84	0.90	0.90
11) TAX EQUIVALENT ADJUSTMENT	0.28	0.42	0.74	0.74	0.71	0.66
12) TAX PROVISION	0.28	0.32	0.28	0.39	0.05	0.08
13) RETURN ON ASSETS--OPERATING INCOME	1.40	1.08	1.29	1.25	1.10	0.94
14) RETURN ON ASSETS--NET INCOME	1.40	1.08	1.25	1.26	1.01	0.90
15) RETURN ON EQUITY--NET INCOME	12.73	14.04	15.68	16.31	14.90	13.54

Yields and Rates

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
16) EFFECTIVE TAX RATE ON OPERATING INCOME	18.17	21.38	17.14	19.26	5.44	6.30
17) CASH DIVIDEND AS % OF OPERATING INCOME	19.60	27.58	22.50	22.50	30.61	25.04
18) CAPITAL FORMATION RATIO	10.05	10.63	11.39	11.92	10.53	9.89
19) OPERATING INCOME PER EMPLOYEE	9500	9344	13782	12204	9016	10723
20) NON-INT. INCOME % NON-INT. EXPENSE	16.61	23.73	23.14	26.96	25.50	32.63
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.22	11.91	11.55	12.11	11.66	12.37
22) YIELD ON LOANS	11.32	12.24	12.08	12.38	12.18	12.82
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.59	0.44	0.26	0.34	0.25	0.69
24) LOAN LOSS PROVISION % AVERAGE LOANS	0.43	0.63	0.37	0.41	0.39	0.78
25) YIELD ON INVESTMENT SECURITIES (FTE)	9.51	9.42	9.81	9.85	9.77	9.92
26) RATE ON TIME AND SAVINGS DEPOSITS	7.85	8.48	8.56	8.62	8.91	9.16
27) RATE ON TOTAL INTEREST FUNDS	7.85	8.48	8.60	8.63	9.06	10.19
28) BREAK EVEN YIELD	8.63	9.37	9.10	9.09	9.31	10.27

Balance Sheet Data

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
29) EARNING ASSETS AS % OF ASSETS	86.39	88.28	89.46	88.40	88.58	80.59
30) CASH & DUE (NON-INT) % TOTAL ASSETS	10.10	8.43	7.41	7.63	7.88	15.39
31) INVESTMENT SECURITIES % TOTAL ASSETS	36.66	26.11	31.07	33.15	27.35	20.00
32) LOANS AS % OF TOTAL ASSETS	36.71	51.96	51.47	50.43	54.41	52.42
33) RESERVE AS % OF YEAR-END LOANS	1.41	1.00	1.01	1.04	0.98	1.11
34) LOANS AS % OF DEPOSITS*	44.78	57.49	58.98	56.80	60.54	68.42
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	31.51	25.60	24.36	25.47	24.84	30.26
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	7.00	8.32	8.10	9.97	8.23	7.13
37) MONEY MARKET CD'S* % TOTAL ASSETS	17.48	22.25	22.48	20.03	19.97	11.29
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	7.86	10.62	9.55	12.88	14.32	17.05
39) OTHER TIME DEPOSITS % TOTAL ASSETS	13.12	20.94	22.30	20.15	22.00	10.74
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	87.60	90.10	89.59	89.27	89.44	76.49
41) BORROWINGS AS % OF TOTAL ASSETS	0.11	0.39	0.63	0.70	1.83	14.82
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	11.94	8.24	8.10	8.13	7.22	6.66
43) LARGE LIABILITY DEPENDENCE	0.00	1.12	5.39	8.05	8.17	19.76
44) EMPLOYEES PER MILLION ASSETS	1.34	1.15	1.00	1.03	1.02	0.87

Growth Statistics

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	6.46	14.15	8.22	25.13	13.07	17.48
46) NET INCOME 1-YEAR	15.38	14.59	10.20	24.03	13.24	12.53
47) AVERAGE ASSETS 1-YEAR	6.38	14.43	13.10	14.88	13.07	12.45
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	104.52	135.03	105.86	105.29	80.26	59.50
49) NET INCOME 5-YEARS	104.52	135.85	93.83	95.17	79.36	53.26
50) AVERAGE ASSETS 5-YEARS	36.03	65.44	66.34	61.99	61.35	63.11

Loan Types % Average Loans

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
51) REAL ESTATE--RESIDENTIAL	15.34	13.52	13.70	15.19	19.99	14.25
52) REAL ESTATE--OTHER	10.47	18.64	19.27	20.00	17.81	19.37
53) COMMERCIAL AND INDUSTRIAL	16.91	18.28	16.19	21.96	21.79	29.43
54) AGRICULTURAL	12.52	7.88	9.22	3.09	2.74	1.22
55) PERSONAL LOANS	25.13	29.50	24.21	23.60	33.43	29.24
56) ALL OTHER LOANS	1.98	1.95	1.55	0.89	2.44	5.50

Miscellaneous

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	87.60	90.10	89.59	89.27	89.44	76.63
58) FOREIGN DEPOSITS % TOTAL DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.19
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	5.72	3.65	2.89	3.51	3.21	3.91
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	10.97	9.22	7.13	7.67	6.97	9.14

* DOMESTIC ONLY

PROFIT DISTRIBUTION PROFILE 1980 MISSOURI BASED ON 724 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	9.05	9.58	10.10	10.56	10.97
2) INTEREST EXPENSE	6.37	5.92	5.40	4.77	4.06
3) NET INTEREST MARGIN	3.76	4.24	4.72	5.27	5.95
4) LOAN LOSS PROVISION	0.63	0.36	0.20	0.10	0.05
5) TRUST INCOME	0.01	0.01	0.03	0.13	0.33
6) SERVICE CHARGES ON DEPOSITS*	0.06	0.13	0.24	0.41	0.63
7) OTHER NON-INTEREST INCOME	0.05	0.08	0.15	0.26	0.45
8) SALARIES AND BENEFITS	2.15	1.75	1.42	1.19	1.01
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	0.70	0.50	0.35	0.24	0.17
10) OTHER NON-INTEREST EXPENSE	1.59	1.23	0.95	0.74	0.57
11) TAX EQUIVALENT ADJUSTMENT	0.81	0.63	0.45	0.25	0.09
12) TAX PROVISION	0.95	0.69	0.41	0.18	0.05
13) RETURN ON ASSETS--OPERATING INCOME	0.56	0.89	1.21	1.57	1.93
14) RETURN ON ASSETS--NET INCOME	0.58	0.89	1.19	1.48	1.87
15) RETURN ON EQUITY--NET INCOME	5.77	10.35	14.05	17.25	20.35
Yields and Rates					
16) EFFECTIVE TAX RATE ON OPERATING INCOME	7.34	15.89	26.91	34.16	39.92
17) CASH DIVIDEND AS % OF OPERATING INCOME	6.41	13.15	28.45	47.39	72.11
18) CAPITAL FORMATION RATIO	1.90	5.90	9.92	13.33	16.10
19) OPERATING INCOME PER EMPLOYEE	4384	8089	12219	17480	24178
20) NON-INT. INCOME % NON-INT. EXPENSE	6.88	10.23	15.44	21.72	28.47
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	10.09	10.67	11.32	11.89	12.52
22) YIELD ON LOANS	10.46	11.19	11.87	12.53	13.14
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.06	0.56	0.25	0.09	0.02
24) LOAN LOSS PROVISION % AVERAGE LOANS	1.17	0.67	0.37	0.19	0.09
25) YIELD ON INVESTMENT SECURITIES (FTE)	7.96	8.69	9.29	9.85	10.57
26) RATE ON TIME AND SAVINGS DEPOSITS	7.15	7.75	8.28	8.72	9.26
27) RATE ON TOTAL INTEREST FUNDS	7.18	7.79	8.32	8.82	9.43
28) BREAK EVEN YIELD	10.73	9.74	8.92	8.15	7.36
Balance Sheet Data					
29) EARNING ASSETS AS % OF ASSETS	83.47	86.76	89.80	92.10	93.79
30) CASH & DUE (NON-INT) % TOTAL ASSETS	12.65	9.77	7.37	5.64	4.33
31) INVESTMENT SECURITIES % TOTAL ASSETS	17.05	22.27	27.93	36.43	45.61
32) LOANS AS % OF TOTAL ASSETS	36.55	46.60	53.86	60.20	64.72
33) RESERVE AS % OF YEAR-END LOANS	0.46	0.75	1.01	1.19	1.42
34) LOANS AS % OF DEPOSITS*	42.29	52.78	61.51	67.76	73.23
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	18.65	21.71	25.19	29.40	35.19
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	9.18	12.15	15.26	19.07	23.92
37) MONEY MARKET CD'S* % TOTAL ASSETS	11.13	15.98	20.75	25.23	28.75
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	1.33	2.65	5.31	9.74	16.37
39) OTHER TIME DEPOSITS % TOTAL ASSETS	7.56	12.25	19.36	24.58	29.33
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	83.67	87.08	89.21	90.56	91.42
41) BORROWINGS AS % OF TOTAL ASSETS	0.16	0.41	1.21	3.79	7.71
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	6.57	7.40	8.24	9.89	12.41
43) LARGE LIABILITY DEPENDENCE	0.00	0.00	0.00	4.90	11.84
44) EMPLOYEES PER MILLION ASSETS	1.55	1.22	0.97	0.79	0.66
Growth Statistics					
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	-39.13	-10.56	10.24	31.30	62.50
46) NET INCOME 1-YEAR	-38.46	-11.79	10.65	31.28	62.71
47) AVERAGE ASSETS 1-YEAR	2.48	9.12	15.44	21.84	31.34
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	-7.61	43.37	88.88	159.09	300.00
49) NET INCOME 5-YEARS	-13.27	34.15	78.83	138.55	273.68
50) AVERAGE ASSETS 5-YEARS	24.89	38.56	50.50	66.17	89.91
Loan Types % Average Loans					
51) REAL ESTATE--RESIDENTIAL	6.31	10.41	17.61	28.24	37.48
52) REAL ESTATE--OTHER	6.34	10.61	16.67	23.62	31.46
53) COMMERCIAL AND INDUSTRIAL	5.43	10.38	17.46	25.13	33.90
54) AGRICULTURAL	0.66	4.85	16.34	32.25	47.66
55) PERSONAL LOANS	8.92	13.05	18.33	25.20	34.18
56) ALL OTHER LOANS	0.05	0.17	0.73	2.37	5.38
Miscellaneous					
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	83.67	87.08	89.21	90.56	91.42
58) FOREIGN DEPOSITS % TOTAL DEPOSITS					
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	0.24	0.68	1.43	2.52	3.97
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	1.53	2.75	5.05	8.44	12.06

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 724 BANKS IN MISSOURI

Operating Performance—% of Assets

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
1) INTEREST INCOME (FTE)	9.92	10.05	10.21	10.29	9.90	9.71
2) INTEREST EXPENSE	5.04	5.28	5.56	5.85	6.19	6.48
3) NET INTEREST MARGIN	5.09	4.76	4.64	4.55	4.10	3.14
4) LOAN LOSS PROVISION	0.24	0.18	0.20	0.22	0.22	0.18
5) TRUST INCOME	10.46	0.01	0.02	0.03	0.12	0.40
6) SERVICE CHARGES ON DEPOSITS*	0.25	0.22	0.26	0.27	0.17	0.06
7) OTHER NON-INTEREST INCOME	0.16	0.13	0.12	0.17	0.20	0.59
8) SALARIES AND BENEFITS	1.69	1.46	1.30	1.36	1.23	1.26
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	0.38	0.35	0.32	0.37	0.39	0.42
10) OTHER NON-INTEREST EXPENSE	1.08	0.94	0.86	0.99	0.81	0.83
11) TAX EQUIVALENT ADJUSTMENT	0.20	0.45	0.53	0.58	0.47	0.41
12) TAX PROVISION	0.41	0.44	0.47	0.34	0.35	0.16
13) RETURN ON ASSETS--OPERATING INCOME	1.32	1.25	1.23	1.07	0.91	0.82
14) RETURN ON ASSETS--NET INCOME	1.26	1.21	1.23	1.06	0.91	0.82
15) RETURN ON EQUITY--NET INCOME	13.17	13.33	15.39	13.98	14.53	14.58

Yields and Rates

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
16) EFFECTIVE TAX RATE ON OPERATING INCOME	23.74	29.18	27.73	26.05	25.76	17.31
17) CASH DIVIDEND AS % OF OPERATING INCOME	22.89	25.00	27.61	36.09	39.41	43.46
18) CAPITAL FORMATION RATIO	9.99	9.97	10.53	9.04	7.92	8.63
19) OPERATING INCOME PER EMPLOYEE	11400	13000	14083	10931	11515	10822
20) NON-INT. INCOME % NON-INT. EXPENSE	11.79	14.68	16.24	18.57	20.25	41.26
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.11	11.20	11.41	11.56	11.41	13.09
22) YIELD ON LOANS	11.54	11.78	11.90	11.98	12.34	14.55
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.30	0.20	0.28	0.32	0.27	0.40
24) LOAN LOSS PROVISION % AVERAGE LOANS	0.51	0.31	0.37	0.37	0.50	0.47
25) YIELD ON INVESTMENT SECURITIES (FTE)	9.07	9.19	9.34	9.38	9.17	9.60
26) RATE ON TIME AND SAVINGS DEPOSITS	8.05	8.11	8.41	8.55	8.91	10.20
27) RATE ON TOTAL INTEREST FUNDS	8.10	8.13	8.46	8.76	9.42	11.41
28) BREAK EVEN YIELD	8.91	8.69	8.90	9.17	9.51	11.01

Balance Sheet Data

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
29) EARNING ASSETS AS % OF ASSETS	89.30	90.73	90.07	89.45	88.21	76.62
30) CASH & DUE (NON-INT) % TOTAL ASSETS	7.87	6.93	7.08	7.53	9.12	19.30
31) INVESTMENT SECURITIES % TOTAL ASSETS	28.22	29.54	29.35	25.50	24.57	14.17
32) LOANS AS % OF TOTAL ASSETS	52.50	54.46	53.80	57.09	53.57	40.68
33) RESERVE AS % OF YEAR-END LOANS	0.97	0.97	1.04	1.02	1.04	1.21
34) LOANS AS % OF DEPOSITS*	59.41	61.08	60.68	65.26	65.10	62.67
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	26.54	25.18	23.53	25.29	25.95	35.11
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	13.31	14.79	16.46	18.26	14.81	4.38
37) MONEY MARKET CD'S* % TOTAL ASSETS	20.74	22.41	21.63	17.45	13.57	2.17
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	4.40	4.41	5.69	8.35	15.20	16.06
39) OTHER TIME DEPOSITS % TOTAL ASSETS	22.21	21.05	20.07	12.29	9.62	3.03
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	88.81	89.77	89.51	88.40	84.99	62.19
41) BORROWINGS AS % OF TOTAL ASSETS	1.07	0.68	0.84	2.36	6.16	29.99
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	9.44	8.61	7.99	7.60	6.76	5.27
43) LARGE LIABILITY DEPENDENCE	0.00	0.00	0.00	5.73	9.30	21.17
44) EMPLOYEES PER MILLION ASSETS	1.18	0.93	0.93	0.93	0.86	0.82

Growth Statistics

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	4.42	9.02	11.59	9.58	12.10	21.09
46) NET INCOME 1-YEAR	6.12	10.47	11.87	8.98	11.33	22.47
47) AVERAGE ASSETS 1-YEAR	13.65	17.11	16.24	13.15	13.19	19.85
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	105.77	95.18	86.39	75.92	76.08	54.48
49) NET INCOME 5-YEARS	79.16	82.38	77.85	72.37	67.33	49.64
50) AVERAGE ASSETS 5-YEARS	47.66	52.71	52.12	46.86	45.47	62.39

Loan Types % Average Loans

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
51) REAL ESTATE--RESIDENTIAL	13.67	19.38	17.11	20.70	16.90	6.12
52) REAL ESTATE--OTHER	14.77	17.27	18.73	16.72	19.20	9.49
53) COMMERCIAL AND INDUSTRIAL	11.15	14.16	19.88	23.22	31.65	39.60
54) AGRICULTURAL	25.91	18.67	13.22	2.96	1.37	1.48
55) PERSONAL LOANS	18.09	17.59	17.93	22.15	18.57	23.32
56) ALL OTHER LOANS	0.58	0.70	0.47	0.80	4.41	13.58

Miscellaneous

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	88.81	89.77	89.51	88.40	84.99	62.20
58) FOREIGN DEPOSITS % TOTAL DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.54
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	1.79	1.69	1.42	0.73	0.84	1.18
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	5.33	4.73	4.83	5.38	8.29	3.99

* DOMESTIC ONLY

PROFIT DISTRIBUTION PROFILE 1980 MONTANA BASED ON 163 BANKS

Operating Performance—% of Assets

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
1) INTEREST INCOME (FTE)	9.56	10.12	10.55	10.90	11.30
2) INTEREST EXPENSE	6.36	5.96	5.50	5.03	4.50
3) NET INTEREST MARGIN	4.12	4.51	4.99	5.44	5.89
4) LOAN LOSS PROVISION	0.63	0.30	0.14	0.07	0.02
5) TRUST INCOME	0.01	0.02	0.05	0.07	0.11
6) SERVICE CHARGES ON DEPOSITS*	0.07	0.14	0.23	0.36	0.58
7) OTHER NON-INTEREST INCOME	0.10	0.15	0.25	0.38	0.63
8) SALARIES AND BENEFITS	2.47	2.02	1.60	1.31	1.08
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	0.80	0.54	0.36	0.24	0.18
10) OTHER NON-INTEREST EXPENSE	1.66	1.30	1.03	0.73	0.53
11) TAX EQUIVALENT ADJUSTMENT	0.73	0.67	0.55	0.37	0.21
12) TAX PROVISION	0.93	0.70	0.45	0.27	0.10
13) RETURN ON ASSETS--OPERATING INCOME	0.62	1.01	1.27	1.58	1.89
14) RETURN ON ASSETS--NET INCOME	0.73	0.97	1.26	1.55	1.86
15) RETURN ON EQUITY--NET INCOME	8.24	12.55	15.68	19.32	22.05

Yields and Rates

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
16) EFFECTIVE TAX RATE ON OPERATING INCOME	9.80	19.04	26.71	34.12	39.22
17) CASH DIVIDEND AS % OF OPERATING INCOME	9.17	16.74	34.45	53.34	71.03
18) CAPITAL FORMATION RATIO	3.04	6.85	10.80	14.05	17.69
19) OPERATING INCOME PER EMPLOYEE	4962	8329	12969	19476	26500
20) NON-INT. INCOME % NON-INT. EXPENSE	9.30	13.89	17.91	22.36	28.22
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	10.68	11.39	12.10	12.57	13.03
22) YIELD ON LOANS	11.55	12.03	12.70	13.20	13.70
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.74	0.39	0.16	0.05	-0.02
24) LOAN LOSS PROVISION % AVERAGE LOANS	1.06	0.48	0.25	0.14	0.05
25) YIELD ON INVESTMENT SECURITIES (FTE)	8.48	9.12	9.64	10.12	10.64
26) RATE ON TIME AND SAVINGS DEPOSITS	7.49	7.90	8.29	8.75	9.29
27) RATE ON TOTAL INTEREST FUNDS	7.52	7.97	8.37	8.87	9.49
28) BREAK EVEN YIELD	11.64	10.39	9.31	8.44	7.66

Balance Sheet Data

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
29) EARNING ASSETS AS % OF ASSETS	82.74	84.75	88.02	89.94	92.13
30) CASH & DUE (NON-INT) % TOTAL ASSETS	12.24	10.46	8.26	6.84	5.65
31) INVESTMENT SECURITIES % TOTAL ASSETS	16.89	19.85	24.66	33.25	42.57
32) LOANS AS % OF TOTAL ASSETS	41.95	49.97	57.61	61.94	65.33
33) RESERVE AS % OF YEAR-END LOANS	0.39	0.67	0.91	1.06	1.25
34) LOANS AS % OF DEPOSITS*	47.48	55.33	64.54	69.45	75.24
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	19.01	21.29	24.36	27.85	32.90
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	12.52	14.18	16.40	19.21	23.13
37) MONEY MARKET CD'S* % TOTAL ASSETS	14.18	17.09	21.60	25.49	28.82
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	1.96	3.69	6.76	12.67	17.32
39) OTHER TIME DEPOSITS % TOTAL ASSETS	8.59	12.39	16.30	21.01	25.16
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	84.95	87.88	89.83	90.62	91.27
41) BORROWINGS AS % OF TOTAL ASSETS	0.19	0.44	0.94	2.39	4.49
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	6.46	7.17	7.83	8.72	10.26
43) LARGE LIABILITY DEPENDENCE	0.00	0.67	3.66	10.85	16.00
44) EMPLOYEES PER MILLION ASSETS	1.61	1.28	0.96	0.77	0.61

Growth Statistics

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	-28.72	-10.48	9.59	27.77	78.69
46) NET INCOME 1-YEAR	-30.55	-12.92	7.25	28.57	77.48
47) AVERAGE ASSETS 1-YEAR	3.97	8.76	16.47	24.30	30.77
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	11.87	43.31	92.99	141.32	270.23
49) NET INCOME 5-YEARS	8.44	36.62	78.39	138.88	278.75
50) AVERAGE ASSETS 5-YEARS	25.78	39.84	48.30	65.95	101.29

Loan Types % Average Loans

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
51) REAL ESTATE--RESIDENTIAL	6.94	11.48	16.72	23.57	28.55
52) REAL ESTATE--OTHER	3.87	6.35	9.15	13.33	18.05
53) COMMERCIAL AND INDUSTRIAL	12.53	17.64	22.97	31.06	41.52
54) AGRICULTURAL	1.57	7.17	21.37	36.29	46.62
55) PERSONAL LOANS	8.34	12.57	16.27	22.67	32.94
56) ALL OTHER LOANS	0.09	0.19	0.49	1.64	4.36

Miscellaneous

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	84.95	87.88	89.83	90.62	91.27
58) FOREIGN DEPOSITS % TOTAL DEPOSITS					
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	0.50	0.88	1.66	2.93	5.00
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	2.26	4.17	6.19	10.43	15.13

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 163 BANKS IN MONTANA

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	10.36	10.45	10.60	10.77	10.39	0.00
2) INTEREST EXPENSE	5.21	5.35	5.61	6.11	5.93	0.00
3) NET INTEREST MARGIN	5.16	5.15	4.91	4.54	4.51	0.00
4) LOAN LOSS PROVISION	0.24	0.16	0.13	0.09	0.06	0.00
5) TRUST INCOME	0.00	0.03	0.02	0.06	0.08	0.00
6) SERVICE CHARGES ON DEPOSITS*	0.27	0.26	0.21	0.21	0.20	0.00
7) OTHER NON-INTEREST INCOME	0.22	0.26	0.24	0.21	0.37	0.00
8) SALARIES AND BENEFITS	1.76	1.81	1.43	1.37	1.48	0.00
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	0.38	0.42	0.33	0.31	0.36	0.00
10) OTHER NON-INTEREST EXPENSE	1.06	1.07	0.77	0.91	1.06	0.00
11) TAX EQUIVALENT ADJUSTMENT	0.47	0.48	0.58	0.63	0.62	0.00
12) TAX PROVISION	0.32	0.41	0.57	0.50	0.40	0.00
13) RETURN ON ASSETS--OPERATING INCOME	1.47	1.27	1.37	1.24	1.13	0.00
14) RETURN ON ASSETS--NET INCOME	1.46	1.26	1.32	1.20	1.11	0.00
15) RETURN ON EQUITY--NET INCOME	16.31	15.36	16.28	15.96	15.35	0.00
Yields and Rates						
16) EFFECTIVE TAX RATE ON OPERATING INCOME	20.73	25.80	32.83	29.17	27.25	0.00
17) CASH DIVIDEND AS % OF OPERATING INCOME	42.55	32.67	29.15	40.60	46.12	0.00
18) CAPITAL FORMATION RATIO	10.72	11.11	12.21	9.17	8.62	0.00
19) OPERATING INCOME PER EMPLOYEE	12708	12650	15130	13210	11383	
20) NON-INT. INCOME % NON-INT. EXPENSE	17.91	18.01	17.23	16.49	21.64	0.00
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.79	12.08	12.11	12.20	12.27	0.00
22) YIELD ON LOANS	12.51	12.71	12.49	12.70	12.90	0.00
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.28	0.20	0.19	0.08	0.22	0.00
24) LOAN LOSS PROVISION % AVERAGE LOANS	0.48	0.28	0.24	0.15	0.10	0.00
25) YIELD ON INVESTMENT SECURITIES (FTE)	9.86	9.61	9.39	9.62	9.63	0.00
26) RATE ON TIME AND SAVINGS DEPOSITS	8.15	8.27	8.25	8.47	8.72	0.00
27) RATE ON TOTAL INTEREST FUNDS	8.08	8.33	8.26	8.57	9.02	0.00
28) BREAK EVEN YIELD	9.21	9.63	8.95	9.31	9.87	0.00
Balance Sheet Data						
29) EARNING ASSETS AS % OF ASSETS	88.50	87.87	88.85	88.02	84.40	0.00
30) CASH & DUE (NON-INT) % TOTAL ASSETS	8.61	8.38	7.78	8.02	11.46	0.00
31) INVESTMENT SECURITIES % TOTAL ASSETS	32.50	24.01	24.31	23.11	19.80	0.00
32) LOANS AS % OF TOTAL ASSETS	49.34	57.66	58.68	61.34	60.55	0.00
33) RESERVE AS % OF YEAR-END LOANS	0.74	0.87	0.95	0.99	1.00	0.00
34) LOANS AS % OF DEPOSITS*	55.03	64.71	65.97	69.10	73.75	0.00
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	24.91	24.48	24.00	21.06	25.45	0.00
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	16.44	16.45	15.90	16.95	16.67	0.00
37) MONEY MARKET CD'S* % TOTAL ASSETS	21.90	22.49	22.15	21.55	16.63	0.00
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	4.37	6.72	7.19	7.51	12.46	0.00
39) OTHER TIME DEPOSITS % TOTAL ASSETS	16.34	14.67	18.56	16.85	11.95	0.00
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	89.63	90.01	90.07	87.85	84.65	0.00
41) BORROWINGS AS % OF TOTAL ASSETS	0.91	0.86	0.57	2.42	4.15	0.00
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	8.50	7.94	7.69	7.56	6.99	0.00
43) LARGE LIABILITY DEPENDENCE	0.79	4.53	3.87	5.48	10.83	0.00
44) EMPLOYEES PER MILLION ASSETS	1.18	1.08	0.84	0.86	0.94	0.00
Growth Statistics						
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	13.41	16.16	5.39	3.87	3.02	0.00
46) NET INCOME 1-YEAR	13.18	10.79	1.79	3.08	2.18	0.00
47) AVERAGE ASSETS 1-YEAR	17.49	17.05	17.19	10.42	6.01	0.00
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	110.82	103.12	89.63	87.64	54.02	0.00
49) NET INCOME 5-YEARS	75.57	85.33	88.31	83.69	50.64	0.00
50) AVERAGE ASSETS 5-YEARS	42.95	55.29	47.82	47.20	35.54	0.00
Loan Types % Average Loans						
51) REAL ESTATE--RESIDENTIAL	17.80	15.80	15.52	22.34	16.34	0.00
52) REAL ESTATE--OTHER	9.31	8.94	9.70	7.74	11.48	0.00
53) COMMERCIAL AND INDUSTRIAL	20.70	22.71	21.52	23.05	28.46	0.00
54) AGRICULTURAL	28.32	20.69	23.01	11.37	9.44	0.00
55) PERSONAL LOANS	15.79	15.97	15.95	15.72	26.48	0.00
56) ALL OTHER LOANS	0.50	0.55	0.32	0.49	1.51	0.00
Miscellaneous						
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	89.63	90.01	90.07	87.85	84.65	0.00
58) FOREIGN DEPOSITS % TOTAL DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.00
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	1.69	1.85	1.61	1.72	1.21	0.00
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	5.71	6.99	5.26	3.14	5.78	0.00

* DOMESTIC ONLY

Nebraska

PROFIT DISTRIBUTION PROFILE 1980 NEBRASKA BASED ON 455 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	9.59	10.14	10.63	11.20	11.71
2) INTEREST EXPENSE	6.15	5.85	5.29	4.66	3.81
3) NET INTEREST MARGIN	4.45	4.88	5.47	6.11	6.73
4) LOAN LOSS PROVISION	0.73	0.40	0.20	0.10	0.04
5) TRUST INCOME	0.01	0.03	0.06	0.14	0.34
6) SERVICE CHARGES ON DEPOSITS*	0.05	0.09	0.18	0.31	0.49
7) OTHER NON-INTEREST INCOME	0.04	0.07	0.16	0.30	0.51
8) SALARIES AND BENEFITS	2.54	1.94	1.50	1.23	1.03
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	0.66	0.44	0.31	0.21	0.13
10) OTHER NON-INTEREST EXPENSE	1.44	1.09	0.82	0.65	0.50
11) TAX EQUIVALENT ADJUSTMENT	0.79	0.59	0.39	0.17	0.07
12) TAX PROVISION	1.35	0.96	0.61	0.35	0.18
13) RETURN ON ASSETS--OPERATING INCOME	1.03	1.36	1.74	2.19	2.59
14) RETURN ON ASSETS--NET INCOME	1.03	1.34	1.69	2.10	2.57
15) RETURN ON EQUITY--NET INCOME	11.66	14.52	18.09	21.60	27.37
Yields and Rates					
16) EFFECTIVE TAX RATE ON OPERATING INCOME	10.90	18.48	26.74	34.73	39.16
17) CASH DIVIDEND AS % OF OPERATING INCOME	7.46	13.48	26.20	47.53	78.12
18) CAPITAL FORMATION RATIO	3.62	9.15	13.01	16.86	20.40
19) OPERATING INCOME PER EMPLOYEE	8571	13842	21400	30400	32767
20) NON-INT. INCOME % NON-INT. EXPENSE	6.12	9.48	14.54	20.16	27.14
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	10.50	11.20	11.87	12.50	13.01
22) YIELD ON LOANS	11.02	11.99	12.67	13.31	13.91
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.01	0.54	0.22	0.06	-0.01
24) LOAN LOSS PROVISION % AVERAGE LOANS	1.30	0.67	0.37	0.18	0.08
25) YIELD ON INVESTMENT SECURITIES (FTE)	7.96	8.82	9.48	10.27	11.04
26) RATE ON TIME AND SAVINGS DEPOSITS	7.07	7.69	8.22	8.69	9.00
27) RATE ON TOTAL INTEREST FUNDS	7.07	7.69	8.29	8.77	9.14
28) BREAK EVEN YIELD	10.21	9.50	8.72	7.90	6.99
Balance Sheet Data					
29) EARNING ASSETS AS % OF ASSETS	85.67	87.94	90.35	92.67	94.13
30) CASH & DUE (NON-INT) % TOTAL ASSETS	10.81	8.97	6.88	5.42	4.54
31) INVESTMENT SECURITIES % TOTAL ASSETS	13.62	18.45	24.18	32.55	42.53
32) LOANS AS % OF TOTAL ASSETS	41.09	49.05	57.75	64.39	70.73
33) RESERVE AS % OF YEAR-END LOANS	0.41	0.70	1.00	1.19	1.42
34) LOANS AS % OF DEPOSITS*	48.17	55.71	64.88	72.94	79.45
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	19.55	22.01	25.72	31.14	37.49
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	6.94	9.32	11.66	14.74	17.69
37) MONEY MARKET CD'S* % TOTAL ASSETS	12.03	16.30	21.58	25.83	29.01
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	1.85	3.40	6.17	9.99	14.49
39) OTHER TIME DEPOSITS % TOTAL ASSETS	11.61	16.46	21.78	26.97	31.30
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	85.00	87.24	89.25	90.45	91.49
41) BORROWINGS AS % OF TOTAL ASSETS	0.18	0.33	0.79	1.90	4.19
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	7.32	7.97	9.03	10.74	12.99
43) LARGE LIABILITY DEPENDENCE	0.00	0.00	0.93	5.95	11.21
44) EMPLOYEES PER MILLION ASSETS	1.49	1.09	0.80	0.62	0.54
Growth Statistics					
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	-11.26	7.93	30.58	62.76	130.57
46) NET INCOME 1-YEAR	-10.27	7.24	30.76	63.74	130.57
47) AVERAGE ASSETS 1-YEAR	5.92	11.00	16.45	21.89	29.16
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	34.85	67.02	111.64	174.33	292.85
49) NET INCOME 5-YEARS	33.01	60.63	106.20	165.78	271.42
50) AVERAGE ASSETS 5-YEARS	26.88	37.61	47.86	59.62	83.04
Loan Types % Average Loans					
51) REAL ESTATE--RESIDENTIAL	0.59	1.89	4.03	7.58	13.80
52) REAL ESTATE--OTHER	0.94	2.42	5.25	9.06	12.59
53) COMMERCIAL AND INDUSTRIAL	6.24	10.46	15.81	24.14	32.91
54) AGRICULTURAL	22.69	41.80	58.31	70.44	79.45
55) PERSONAL LOANS	4.74	6.79	10.47	17.04	26.29
56) ALL OTHER LOANS	0.08	0.16	0.44	1.23	2.99
Miscellaneous					
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	85.00	87.24	89.25	90.45	91.49
58) FOREIGN DEPOSITS % TOTAL DEPOSITS					
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	0.52	0.98	1.66	2.59	3.88
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	2.51	4.40	6.93	10.32	14.81

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 455 BANKS IN NEBRASKA

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	10.45	10.74	10.88	10.63	10.53	9.86
2) INTEREST EXPENSE	4.94	5.31	5.55	5.47	5.88	6.04
3) NET INTEREST MARGIN	5.68	5.40	5.40	5.05	4.51	4.30
4) LOAN LOSS PROVISION	0.26	0.18	0.19	0.16	0.33	0.28
5) TRUST INCOME	0.31	0.02	0.03	0.09	0.14	0.34
6) SERVICE CHARGES ON DEPOSITS*	0.18	0.15	0.20	0.24	0.17	0.10
7) OTHER NON-INTEREST INCOME	0.16	0.13	0.16	0.23	0.13	0.86
8) SALARIES AND BENEFITS	1.82	1.41	1.30	1.42	1.24	1.60
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	0.35	0.27	0.27	0.38	0.32	0.63
10) OTHER NON-INTEREST EXPENSE	0.88	0.76	0.81	0.89	0.81	1.52
11) TAX EQUIVALENT ADJUSTMENT	0.17	0.40	0.58	0.58	0.56	0.43
12) TAX PROVISION	0.52	0.76	0.64	0.61	0.50	0.22
13) RETURN ON ASSETS--OPERATING INCOME	1.73	1.81	1.76	1.41	1.34	0.92
14) RETURN ON ASSETS--NET INCOME	1.67	1.78	1.70	1.41	1.33	0.91
15) RETURN ON EQUITY--NET INCOME	17.24	18.79	18.54	17.30	18.36	16.02
Yields and Rates						
16) EFFECTIVE TAX RATE ON OPERATING INCOME	23.21	29.57	27.10	29.78	28.34	20.16
17) CASH DIVIDEND AS % OF OPERATING INCOME	20.83	27.02	32.53	33.88	34.63	31.47
18) CAPITAL FORMATION RATIO	13.53	13.35	12.69	10.56	12.03	10.28
19) OPERATING INCOME PER EMPLOYEE	17800	26875	26233	16758	17954	10200
20) NON-INT. INCOME % NON-INT. EXPENSE	12.23	14.68	16.29	18.77	18.84	39.12
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.60	11.87	12.30	12.01	12.09	13.15
22) YIELD ON LOANS	12.48	12.72	12.90	13.11	13.11	14.90
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.24	0.19	0.22	0.30	0.39	0.61
24) LOAN LOSS PROVISION % AVERAGE LOANS	0.42	0.32	0.35	0.27	0.58	0.65
25) YIELD ON INVESTMENT SECURITIES (FTE)	9.22	9.41	9.81	10.01	10.19	9.92
26) RATE ON TIME AND SAVINGS DEPOSITS	8.02	8.20	8.40	8.63	8.59	8.96
27) RATE ON TOTAL INTEREST FUNDS	7.99	8.24	8.52	8.76	8.65	10.62
28) BREAK EVEN YIELD	8.68	8.57	9.00	9.09	9.19	11.05
Balance Sheet Data						
29) EARNING ASSETS AS % OF ASSETS	91.30	91.02	88.94	88.07	85.43	
30) CASH & DUE (NON-INT) % TOTAL ASSETS	6.41	6.69	7.57	8.67	11.20	
31) INVESTMENT SECURITIES % TOTAL ASSETS	24.20	24.58	24.26	22.35	20.80	
32) LOANS AS % OF TOTAL ASSETS	57.01	58.50	61.01	56.95	54.71	41.81
33) RESERVE AS % OF YEAR-END LOANS	1.01	1.00	0.97	1.01	0.94	1.34
34) LOANS AS % OF DEPOSITS*	63.70	66.47	68.65	64.85	66.79	60.56
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	27.78	24.36	23.79	25.95	24.82	33.70
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	10.95	11.61	12.72	13.62	14.76	6.58
37) MONEY MARKET CD'S* % TOTAL ASSETS	19.68	23.19	22.73	17.23	17.24	7.78
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	6.96	5.27	6.17	8.89	8.86	11.67
39) OTHER TIME DEPOSITS % TOTAL ASSETS	22.46	22.29	20.30	17.63	16.59	8.59
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	89.60	89.34	88.76	88.31	86.27	69.13
41) BORROWINGS AS % OF TOTAL ASSETS	0.52	0.84	1.13	0.85	4.83	22.11
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	9.50	8.97	8.62	8.01	7.29	5.70
43) LARGE LIABILITY DEPENDENCE	0.00	0.80	3.59	6.71	4.81	13.24
44) EMPLOYEES PER MILLION ASSETS	0.97	0.67	0.67	0.82	0.77	0.90
Growth Statistics						
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	33.33	33.95	24.92	22.65	22.18	16.62
46) NET INCOME 1-YEAR	31.46	34.63	24.80	20.15	25.14	18.44
47) AVERAGE ASSETS 1-YEAR	16.24	17.96	14.43	11.81	15.03	20.09
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	122.56	108.92	96.23	77.62	78.06	84.85
49) NET INCOME 5-YEARS	117.16	103.54	97.12	72.98	75.19	85.89
50) AVERAGE ASSETS 5-YEARS	50.73	48.94	45.77	40.81	43.50	52.10
Loan Types % Average Loans						
51) REAL ESTATE--RESIDENTIAL	4.82	3.55	4.19	5.42	6.01	3.85
52) REAL ESTATE--OTHER	3.83	4.85	6.84	10.37	9.30	7.05
53) COMMERCIAL AND INDUSTRIAL	13.33	15.70	21.22	29.27	22.08	22.86
54) AGRICULTURAL	60.89	62.52	46.88	34.09	26.98	11.54
55) PERSONAL LOANS	11.32	8.70	11.88	16.70	20.24	35.58
56) ALL OTHER LOANS	0.42	0.39	0.35	0.72	2.61	16.38
Miscellaneous						
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	89.60	89.34	88.76	88.31	86.27	69.13
58) FOREIGN DEPOSITS % TOTAL DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.00
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	1.75	1.59	1.56	1.34	1.60	2.99
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	8.89	6.45	5.44	4.34	6.27	1.61

* DOMESTIC ONLY

PROFIT DISTRIBUTION PROFILE 1980 NEVADA BASED ON 9 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	9.19	9.36	10.22	10.95	10.97
2) INTEREST EXPENSE	5.75	5.38	4.47	2.34	1.99
3) NET INTEREST MARGIN	4.89	5.14	5.37	7.19	8.32
4) LOAN LOSS PROVISION	0.89	0.66	0.15	0.13	0.04
5) TRUST INCOME	0.09	0.12	0.14	0.19	0.19
6) SERVICE CHARGES ON DEPOSITS*	0.10	0.14	0.47	0.62	0.63
7) OTHER NON-INTEREST INCOME	0.05	0.17	0.30	0.53	0.78
8) SALARIES AND BENEFITS	2.72	2.61	2.41	1.66	1.41
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	1.06	0.95	0.80	0.47	0.25
10) OTHER NON-INTEREST EXPENSE	2.01	1.59	1.28	0.93	0.34
11) TAX EQUIVALENT ADJUSTMENT	1.04	0.65	0.28	0.02	0.01
12) TAX PROVISION	1.36	1.20	0.35	0.11	0.06
13) RETURN ON ASSETS--OPERATING INCOME	0.49	0.70	1.52	2.25	3.13
14) RETURN ON ASSETS--NET INCOME	0.49	0.71	1.48	2.25	3.15
15) RETURN ON EQUITY--NET INCOME	7.74	11.25	13.12	20.35	25.54
Yields and Rates					
16) EFFECTIVE TAX RATE ON OPERATING INCOME	7.04	7.69	26.65	37.10	44.05
17) CASH DIVIDEND AS % OF OPERATING INCOME	3.96	8.34	25.81	47.96	120.87
18) CAPITAL FORMATION RATIO	-1.48	6.12	11.25	19.41	19.46
19) OPERATING INCOME PER EMPLOYEE	3153	4818	9432	14666	32767
20) NON-INT. INCOME % NON-INT. EXPENSE	4.10	13.04	21.97	30.10	35.15
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	9.98	11.59	12.20	12.88	14.49
22) YIELD ON LOANS	10.39	11.99	13.06	13.53	14.09
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.15	0.71	0.26	0.19	0.06
24) LOAN LOSS PROVISION % AVERAGE LOANS	1.70	1.53	0.45	0.26	0.06
25) YIELD ON INVESTMENT SECURITIES (FTE)	8.27	8.75	9.79	10.48	10.48
26) RATE ON TIME AND SAVINGS DEPOSITS	5.06	5.35	8.35	9.00	9.32
27) RATE ON TOTAL INTEREST FUNDS	5.06	5.44	8.56	9.38	9.53
28) BREAK EVEN YIELD	11.63	11.17	9.35	8.47	3.96
Balance Sheet Data					
29) EARNING ASSETS AS % OF ASSETS	73.61	78.42	84.89	89.86	92.04
30) CASH & DUE (NON-INT) % TOTAL ASSETS	24.63	17.29	12.17	7.79	6.50
31) INVESTMENT SECURITIES % TOTAL ASSETS	8.96	16.67	21.27	36.38	47.59
32) LOANS AS % OF TOTAL ASSETS	23.60	30.20	51.13	59.94	61.64
33) RESERVE AS % OF YEAR-END LOANS	0.31	0.50	0.84	1.14	1.38
34) LOANS AS % OF DEPOSITS*	30.22	38.88	60.70	68.34	72.73
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	30.76	32.89	36.97	39.60	52.36
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	8.74	15.83	18.60	27.29	38.50
37) MONEY MARKET CD'S* % TOTAL ASSETS	10.02	10.68	12.72	13.79	17.39
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	7.31	7.63	13.42	18.07	18.77
39) OTHER TIME DEPOSITS % TOTAL ASSETS	0.87	1.21	3.57	6.13	7.15
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	77.68	78.09	84.75	87.92	90.10
41) BORROWINGS AS % OF TOTAL ASSETS	0.77	2.83	3.14	6.83	7.31
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	5.50	6.33	7.27	18.61	22.14
43) LARGE LIABILITY DEPENDENCE	0.00	0.00	0.00	17.36	23.08
44) EMPLOYEES PER MILLION ASSETS	2.99	1.73	1.46	1.10	0.93
Growth Statistics					
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	-42.23	-18.89	-0.57	46.97	52.17
46) NET INCOME 1-YEAR	-41.82	-18.91	12.70	39.16	52.17
47) AVERAGE ASSETS 1-YEAR	-1.27	0.85	10.20	20.79	87.67
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	34.30	60.32	106.46	197.21	291.93
49) NET INCOME 5-YEARS	33.36	59.67	88.19	212.70	326.92
50) AVERAGE ASSETS 5-YEARS	17.30	53.12	75.83	80.42	103.61
Loan Types % Average Loans					
51) REAL ESTATE--RESIDENTIAL	4.43	8.86	17.13	26.88	29.34
52) REAL ESTATE--OTHER	19.70	19.77	26.15	33.59	37.14
53) COMMERCIAL AND INDUSTRIAL	15.06	16.37	18.51	34.13	37.98
54) AGRICULTURAL	0.83	0.94	1.58	3.65	19.63
55) PERSONAL LOANS	7.94	15.28	27.73	39.58	45.49
56) ALL OTHER LOANS	0.12	0.22	0.31	1.84	2.00
Miscellaneous					
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	77.68	78.09	84.75	87.92	90.10
58) FOREIGN DEPOSITS % TOTAL DEPOSITS					
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	0.21	0.60	1.25	5.51	5.71
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	0.79	1.11	6.65	10.03	13.58

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 9 BANKS IN NEVADA

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	9.36	9.92	0.00	0.00	10.95	10.22
2) INTEREST EXPENSE	2.57	2.16	0.00	0.00	5.20	5.07
3) NET INTEREST MARGIN	6.78	7.75	0.00	0.00	5.21	5.19
4) LOAN LOSS PROVISION	0.14	0.66	0.00	0.00	0.14	0.16
5) TRUST INCOME	0.00	0.00	0.00	0.00	0.19	0.13
6) SERVICE CHARGES ON DEPOSITS*	0.14	0.13	0.00	0.00	0.47	0.53
7) OTHER NON-INTEREST INCOME	0.47	0.15	0.00	0.00	0.19	0.53
8) SALARIES AND BENEFITS	2.72	1.96	0.00	0.00	2.41	1.92
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	0.80	0.57	0.00	0.00	0.75	0.80
10) OTHER NON-INTEREST EXPENSE	1.28	1.17	0.00	0.00	1.43	1.10
11) TAX EQUIVALENT ADJUSTMENT	0.02	0.52	0.00	0.00	0.34	0.20
12) TAX PROVISION	0.35	0.76	0.00	0.00	0.27	0.53
13) RETURN ON ASSETS--OPERATING INCOME	2.09	2.69	0.00	0.00	0.83	1.45
14) RETURN ON ASSETS--NET INCOME	2.09	2.70	0.00	0.00	0.83	1.41
15) RETURN ON EQUITY--NET INCOME	11.25	13.68	0.00	0.00	12.91	16.19
Yields and Rates						
16) EFFECTIVE TAX RATE ON OPERATING INCOME	14.63	18.70	0.00	0.00	27.91	26.65
17) CASH DIVIDEND AS % OF OPERATING INCOME	0.00	8.34	0.00	0.00	25.81	40.24
18) CAPITAL FORMATION RATIO	11.25	13.09	0.00	0.00	9.60	9.45
19) OPERATING INCOME PER EMPLOYEE	7000	23716			6051	12012
20) NON-INT. INCOME % NON-INT. EXPENSE	13.04	11.15	0.00	0.00	21.97	30.10
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.93	12.23	0.00	0.00	12.20	12.54
22) YIELD ON LOANS	12.86	12.24	0.00	0.00	13.19	13.06
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.00	0.06	0.00	0.00	0.39	0.26
24) LOAN LOSS PROVISION % AVERAGE LOANS	0.63	1.70	0.00	0.00	0.27	0.28
25) YIELD ON INVESTMENT SECURITIES (FTE)	8.27	9.36	0.00	0.00	9.85	10.03
26) RATE ON TIME AND SAVINGS DEPOSITS	5.35	6.63	0.00	0.00	8.89	8.95
27) RATE ON TOTAL INTEREST FUNDS	5.44	6.63	0.00	0.00	8.96	9.31
28) BREAK EVEN YIELD	8.81	7.56	0.00	0.00	10.12	9.30
Balance Sheet Data						
29) EARNING ASSETS AS % OF ASSETS	78.42	82.82	0.00	0.00	86.36	82.10
30) CASH & DUE (NON-INT) % TOTAL ASSETS	17.29	16.21	0.00	0.00	8.05	12.47
31) INVESTMENT SECURITIES % TOTAL ASSETS	21.27	28.27	0.00	0.00	23.76	19.08
32) LOANS AS % OF TOTAL ASSETS	23.60	34.53	0.00	0.00	51.13	58.07
33) RESERVE AS % OF YEAR-END LOANS	0.50	0.97	0.00	0.00	1.00	0.84
34) LOANS AS % OF DEPOSITS*	30.22	43.45	0.00	0.00	60.70	68.34
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	33.96	45.33	0.00	0.00	32.89	36.97
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	20.34	23.62	0.00	0.00	18.60	15.89
37) MONEY MARKET CD'S* % TOTAL ASSETS	10.02	10.68	0.00	0.00	13.36	13.33
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	7.63	7.94	0.00	0.00	14.97	13.73
39) OTHER TIME DEPOSITS % TOTAL ASSETS	6.13	1.04	0.00	0.00	4.38	3.57
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	78.09	79.31	0.00	0.00	87.92	84.96
41) BORROWINGS AS % OF TOTAL ASSETS	3.14	0.00	0.00	0.00	2.83	5.95
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	18.61	19.67	0.00	0.00	7.07	6.42
43) LARGE LIABILITY DEPENDENCE	0.00	0.00	0.00	0.00	0.00	17.36
44) EMPLOYEES PER MILLION ASSETS	2.99	1.23	0.00	0.00	1.46	1.21
Growth Statistics						
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	52.17	36.45	0.00	0.00	-14.90	-1.40
46) NET INCOME 1-YEAR	52.17	36.86	0.00	0.00	-14.34	0.76
47) AVERAGE ASSETS 1-YEAR	87.67	7.63	0.00	0.00	0.85	16.54
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	0.00	89.78	0.00	0.00	116.57	106.46
49) NET INCOME 5-YEARS	0.00	88.19	0.00	0.00	60.41	101.07
50) AVERAGE ASSETS 5-YEARS	0.00	17.30	0.00	0.00	61.78	80.42
Loan Types % Average Loans						
51) REAL ESTATE--RESIDENTIAL	29.34	23.01	0.00	0.00	8.86	17.13
52) REAL ESTATE--OTHER	19.77	21.69	0.00	0.00	27.11	26.21
53) COMMERCIAL AND INDUSTRIAL	16.37	26.52	0.00	0.00	17.80	23.92
54) AGRICULTURAL	3.65	19.63	0.00	0.00	0.94	1.53
55) PERSONAL LOANS	26.19	11.61	0.00	0.00	39.58	27.73
56) ALL OTHER LOANS	0.12	0.22	0.00	0.00	1.84	0.35
Miscellaneous						
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	78.09	79.31	0.00	0.00	87.92	84.96
58) FOREIGN DEPOSITS % TOTAL DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.00
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	5.51	3.15	0.00	0.00	0.85	2.16
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	10.03	0.95	0.00	0.00	9.35	6.65

* DOMESTIC ONLY

PROFIT DISTRIBUTION PROFILE 1980 NEW HAMPSHIRE BASED ON 75 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	9.42	9.97	10.40	10.84	11.27
2) INTEREST EXPENSE	6.91	6.41	5.65	4.95	3.73
3) NET INTEREST MARGIN	3.49	4.07	4.83	5.73	6.52
4) LOAN LOSS PROVISION	0.48	0.31	0.18	0.09	0.05
5) TRUST INCOME	0.01	0.02	0.16	0.28	0.75
6) SERVICE CHARGES ON DEPOSITS*	0.07	0.11	0.16	0.31	0.47
7) OTHER NON-INTEREST INCOME	0.09	0.12	0.19	0.36	0.64
8) SALARIES AND BENEFITS	2.83	2.18	1.77	1.45	0.99
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	0.89	0.75	0.59	0.46	0.37
10) OTHER NON-INTEREST EXPENSE	2.20	1.74	1.24	1.01	0.70
11) TAX EQUIVALENT ADJUSTMENT	0.88	0.65	0.43	0.19	0.07
12) TAX PROVISION	0.42	0.31	0.17	0.04	-0.09
13) RETURN ON ASSETS--OPERATING INCOME	0.20	0.69	0.87	1.05	1.39
14) RETURN ON ASSETS--NET INCOME	0.22	0.65	0.86	1.10	1.40
15) RETURN ON EQUITY--NET INCOME	3.97	8.94	11.77	14.91	17.77
Yields and Rates					
16) EFFECTIVE TAX RATE ON OPERATING INCOME	-7.84	4.56	15.80	24.56	33.06
17) CASH DIVIDEND AS % OF OPERATING INCOME	5.85	18.76	30.83	45.65	55.55
18) CAPITAL FORMATION RATIO	1.72	5.23	8.31	11.22	14.86
19) OPERATING INCOME PER EMPLOYEE	1392	4000	6761	10029	16125
20) NON-INT. INCOME % NON-INT. EXPENSE	6.40	8.65	12.53	18.39	22.92
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.12	11.66	12.14	12.99	14.10
22) YIELD ON LOANS	10.49	11.18	12.16	12.63	13.24
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.68	0.43	0.20	0.12	0.05
24) LOAN LOSS PROVISION % AVERAGE LOANS	0.78	0.54	0.30	0.15	0.09
25) YIELD ON INVESTMENT SECURITIES (FTE)	7.71	8.96	9.81	10.86	11.99
26) RATE ON TIME AND SAVINGS DEPOSITS	6.86	7.30	7.73	8.05	8.68
27) RATE ON TOTAL INTEREST FUNDS	7.15	7.53	7.91	8.33	9.06
28) BREAK EVEN YIELD	12.86	11.61	10.52	9.90	9.32
Balance Sheet Data					
29) EARNING ASSETS AS % OF ASSETS	75.61	81.84	84.76	88.25	90.61
30) CASH & DUE (NON-INT) % TOTAL ASSETS	20.28	13.97	10.36	7.45	4.76
31) INVESTMENT SECURITIES % TOTAL ASSETS	6.57	11.10	17.21	23.52	27.81
32) LOANS AS % OF TOTAL ASSETS	51.71	56.03	65.75	67.52	70.56
33) RESERVE AS % OF YEAR-END LOANS	0.45	0.68	0.97	1.17	1.42
34) LOANS AS % OF DEPOSITS*	57.96	64.32	70.66	76.61	78.40
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	6.80	13.52	18.82	27.24	41.93
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	20.92	26.49	32.88	36.79	42.75
37) MONEY MARKET CD'S* % TOTAL ASSETS	8.62	14.02	17.25	21.95	25.78
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	0.52	2.43	5.90	11.04	13.47
39) OTHER TIME DEPOSITS % TOTAL ASSETS	3.22	6.91	10.75	15.99	20.75
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	83.48	85.98	88.55	90.72	91.97
41) BORROWINGS AS % OF TOTAL ASSETS	0.44	0.80	2.50	4.80	7.80
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	5.47	6.29	7.45	8.73	10.36
43) LARGE LIABILITY DEPENDENCE	0.00	0.00	1.87	9.02	13.42
44) EMPLOYEES PER MILLION ASSETS	2.04	1.49	1.32	1.02	0.77
Growth Statistics					
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	-56.06	-15.32	6.58	34.48	65.03
46) NET INCOME 1-YEAR	-38.35	-13.20	5.79	36.98	80.85
47) AVERAGE ASSETS 1-YEAR	4.86	9.09	14.46	21.23	38.57
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	3.29	41.43	98.94	170.58	N/A
49) NET INCOME 5-YEARS	6.38	32.57	89.84	152.77	N/A
50) AVERAGE ASSETS 5-YEARS	28.91	45.55	57.68	82.56	127.70
Loan Types % Average Loans					
51) REAL ESTATE--RESIDENTIAL	7.07	21.77	35.35	45.20	59.12
52) REAL ESTATE--OTHER	5.03	9.14	14.07	19.75	27.94
53) COMMERCIAL AND INDUSTRIAL	6.29	14.41	19.88	28.55	38.01
54) AGRICULTURAL	0.03	0.07	0.21	0.76	1.28
55) PERSONAL LOANS	9.97	13.17	17.81	26.13	36.37
56) ALL OTHER LOANS	0.05	0.17	0.59	1.97	2.94
Miscellaneous					
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	83.48	85.98	88.55	90.72	91.97
58) FOREIGN DEPOSITS % TOTAL DEPOSITS					
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	0.61	1.56	2.47	3.93	5.79
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	0.71	1.74	3.78	6.04	9.57

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 75 BANKS IN NEW HAMPSHIRE

Operating Performance—% of Assets

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
1) INTEREST INCOME (FTE)	9.60	10.43	10.45	10.36	10.38	0.00
2) INTEREST EXPENSE	3.75	5.53	5.68	5.77	5.48	0.00
3) NET INTEREST MARGIN	5.42	5.17	4.62	4.88	4.85	0.00
4) LOAN LOSS PROVISION	0.23	0.25	0.15	0.12	0.18	0.00
5) TRUST INCOME	0.00	0.03	0.05	0.16	0.25	0.00
6) SERVICE CHARGES ON DEPOSITS*	0.31	0.25	0.13	0.18	0.15	0.00
7) OTHER NON-INTEREST INCOME	0.23	0.19	0.19	0.22	0.26	0.00
8) SALARIES AND BENEFITS	2.43	2.04	1.61	1.53	1.80	0.00
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	0.73	0.69	0.59	0.50	0.55	0.00
10) OTHER NON-INTEREST EXPENSE	1.43	1.41	1.09	1.36	1.41	0.00
11) TAX EQUIVALENT ADJUSTMENT	0.31	0.26	0.46	0.29	0.56	0.00
12) TAX PROVISION	0.26	0.12	0.10	0.22	0.14	0.00
13) RETURN ON ASSETS--OPERATING INCOME	0.61	0.78	0.87	0.91	0.92	0.00
14) RETURN ON ASSETS--NET INCOME	0.61	0.77	0.95	0.90	0.89	0.00
15) RETURN ON EQUITY--NET INCOME	8.86	10.07	13.30	12.08	11.70	0.00

Yields and Rates

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
16) EFFECTIVE TAX RATE ON OPERATING INCOME	20.65	17.62	11.05	16.88	16.03	0.00
17) CASH DIVIDEND AS % OF OPERATING INCOME	41.66	28.53	30.30	25.15	39.58	0.00
18) CAPITAL FORMATION RATIO	6.27	6.37	10.37	8.42	6.62	0.00
19) OPERATING INCOME PER EMPLOYEE	3272	4611	8310	7821	6888	0
20) NON-INT. INCOME % NON-INT. EXPENSE	9.17	11.81	11.36	16.75	19.94	0.00
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.87	12.85	11.84	12.06	12.09	0.00
22) YIELD ON LOANS	11.78	12.12	11.76	12.03	12.38	0.00
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.56	0.25	0.15	0.18	0.24	0.00
24) LOAN LOSS PROVISION % AVERAGE LOANS	0.42	0.46	0.25	0.22	0.31	0.00
25) YIELD ON INVESTMENT SECURITIES (FTE)	8.95	9.45	10.29	9.86	10.56	0.00
26) RATE ON TIME AND SAVINGS DEPOSITS	6.08	7.72	7.76	7.73	8.03	0.00
27) RATE ON TOTAL INTEREST FUNDS	6.10	7.85	8.00	7.85	8.36	0.00
28) BREAK EVEN YIELD	10.74	11.61	10.28	10.31	10.13	0.00

Balance Sheet Data

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
29) EARNING ASSETS AS % OF ASSETS	85.01	84.17	85.95	83.59	85.50	0.00
30) CASH & DUE (NON-INT) % TOTAL ASSETS	12.52	11.60	8.87	9.74	11.67	0.00
31) INVESTMENT SECURITIES % TOTAL ASSETS	16.58	12.71	23.60	17.78	20.25	0.00
32) LOANS AS % OF TOTAL ASSETS	60.27	64.35	60.95	65.80	61.80	0.00
33) RESERVE AS % OF YEAR-END LOANS	0.90	0.94	0.94	1.01	1.12	0.00
34) LOANS AS % OF DEPOSITS*	66.08	73.06	69.32	74.94	72.04	0.00
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	28.00	19.36	15.83	17.57	25.64	0.00
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	29.89	31.97	33.21	34.78	31.18	0.00
37) MONEY MARKET CD'S* % TOTAL ASSETS	8.03	17.16	19.42	17.64	12.37	0.00
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	3.72	5.64	5.13	5.47	11.79	0.00
39) OTHER TIME DEPOSITS % TOTAL ASSETS	13.74	10.30	12.35	10.52	7.89	0.00
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	91.11	89.07	88.55	88.62	85.82	0.00
41) BORROWINGS AS % OF TOTAL ASSETS	0.75	2.58	2.22	2.96	6.47	0.00
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	7.97	7.62	6.94	7.19	7.31	0.00
43) LARGE LIABILITY DEPENDENCE	0.00	1.69	1.87	3.43	8.64	0.00
44) EMPLOYEES PER MILLION ASSETS	1.76	1.42	1.24	1.17	1.24	0.00

Growth Statistics

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	-24.10	1.21	8.02	15.69	6.75	0.00
46) NET INCOME 1-YEAR	-6.94	5.40	10.31	-3.18	15.30	0.00
47) AVERAGE ASSETS 1-YEAR	7.88	11.36	17.32	16.71	16.45	0.00
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	32.34	89.47	120.76	110.98	92.53	0.00
49) NET INCOME 5-YEARS	62.03	89.47	90.21	61.69	106.18	0.00
50) AVERAGE ASSETS 5-YEARS	23.75	76.57	58.55	54.09	57.29	0.00

Loan Types % Average Loans

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
51) REAL ESTATE--RESIDENTIAL	40.74	33.84	40.71	33.46	17.33	0.00
52) REAL ESTATE--OTHER	7.46	13.70	13.72	18.70	15.39	0.00
53) COMMERCIAL AND INDUSTRIAL	17.15	20.77	19.20	14.85	35.77	0.00
54) AGRICULTURAL	0.50	0.19	0.32	0.07	0.05	0.00
55) PERSONAL LOANS	21.21	18.33	14.60	17.81	25.88	0.00
56) ALL OTHER LOANS	0.10	0.65	1.10	0.29	1.01	0.00

Miscellaneous

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	91.11	89.07	88.55	88.62	85.82	0.00
58) FOREIGN DEPOSITS % TOTAL DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.00
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	4.04	2.13	2.32	2.47	3.01	0.00
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	4.50	3.62	3.03	4.05	5.12	0.00

* DOMESTIC ONLY

PROFIT DISTRIBUTION PROFILE 1980 NEW JERSEY BASED ON 169 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	8.89	9.20	9.61	9.96	10.47
2) INTEREST EXPENSE	6.14	5.61	5.23	4.64	3.94
3) NET INTEREST MARGIN	3.45	4.04	4.43	5.02	5.65
4) LOAN LOSS PROVISION	0.37	0.26	0.15	0.07	0.04
5) TRUST INCOME	0.01	0.03	0.09	0.16	0.59
6) SERVICE CHARGES ON DEPOSITS*	0.10	0.14	0.21	0.30	0.39
7) OTHER NON-INTEREST INCOME	0.08	0.11	0.15	0.22	0.42
8) SALARIES AND BENEFITS	2.17	1.91	1.57	1.34	1.09
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	0.79	0.65	0.49	0.39	0.29
10) OTHER NON-INTEREST EXPENSE	1.68	1.25	1.00	0.81	0.65
11) TAX EQUIVALENT ADJUSTMENT	0.92	0.77	0.59	0.40	0.14
12) TAX PROVISION	0.56	0.28	0.12	0.02	-0.10
13) RETURN ON ASSETS--OPERATING INCOME	0.49	0.67	0.89	1.16	1.52
14) RETURN ON ASSETS--NET INCOME	0.47	0.70	0.86	1.13	1.47
15) RETURN ON EQUITY--NET INCOME	7.18	10.52	12.63	14.85	17.02
Yields and Rates					
16) EFFECTIVE TAX RATE ON OPERATING INCOME	-12.08	1.62	12.26	20.70	36.78
17) CASH DIVIDEND AS % OF OPERATING INCOME	22.57	30.29	41.41	50.06	63.36
18) CAPITAL FORMATION RATIO	1.48	5.38	7.67	10.30	13.43
19) OPERATING INCOME PER EMPLOYEE	3874	5735	8100	11600	17538
20) NON-INT. INCOME % NON-INT. EXPENSE	8.99	11.49	14.44	17.76	24.54
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	10.15	10.54	11.08	11.71	12.56
22) YIELD ON LOANS	10.13	10.64	10.99	11.75	12.45
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.50	0.32	0.18	0.07	0.01
24) LOAN LOSS PROVISION % AVERAGE LOANS	0.66	0.47	0.24	0.13	0.06
25) YIELD ON INVESTMENT SECURITIES (FTE)	8.37	8.89	9.53	10.05	10.66
26) RATE ON TIME AND SAVINGS DEPOSITS	6.69	7.19	7.71	8.21	8.73
27) RATE ON TOTAL INTEREST FUNDS	6.88	7.53	7.99	8.45	9.13
28) BREAK EVEN YIELD	10.74	10.01	9.33	8.62	7.95
Balance Sheet Data					
29) EARNING ASSETS AS % OF ASSETS	79.38	83.91	87.81	90.06	91.37
30) CASH & DUE (NON-INT) % TOTAL ASSETS	14.20	10.83	8.29	6.84	5.72
31) INVESTMENT SECURITIES % TOTAL ASSETS	14.02	19.42	24.93	31.36	38.99
32) LOANS AS % OF TOTAL ASSETS	41.24	47.34	54.00	60.63	65.79
33) RESERVE AS % OF YEAR-END LOANS	0.48	0.70	1.00	1.21	1.59
34) LOANS AS % OF DEPOSITS*	46.54	53.77	63.10	69.59	74.76
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	18.33	21.65	26.14	30.42	35.61
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	17.35	21.02	24.76	29.78	35.32
37) MONEY MARKET CD'S* % TOTAL ASSETS	7.46	12.21	15.32	18.74	20.70
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	1.42	3.85	7.43	12.79	17.78
39) OTHER TIME DEPOSITS % TOTAL ASSETS	4.11	7.46	10.39	14.70	18.45
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	80.88	85.13	88.00	90.21	91.39
41) BORROWINGS AS % OF TOTAL ASSETS	0.65	1.21	3.01	5.93	10.77
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	5.28	6.02	7.14	8.48	11.33
43) LARGE LIABILITY DEPENDENCE	0.00	0.00	2.82	9.26	14.36
44) EMPLOYEES PER MILLION ASSETS	1.51	1.34	1.13	0.90	0.75
Growth Statistics					
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	-21.34	-6.10	7.01	25.20	64.08
46) NET INCOME 1-YEAR	-25.67	-2.50	10.46	35.22	92.30
47) AVERAGE ASSETS 1-YEAR	-0.26	5.69	11.60	19.40	35.31
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	9.77	36.79	74.81	222.42	N/A
49) NET INCOME 5-YEARS	5.60	33.56	74.30	193.88	N/A
50) AVERAGE ASSETS 5-YEARS	11.76	24.25	42.70	68.09	131.13
Loan Types % Average Loans					
51) REAL ESTATE--RESIDENTIAL	13.66	21.13	32.68	42.57	56.08
52) REAL ESTATE--OTHER	6.25	9.56	13.93	19.55	24.60
53) COMMERCIAL AND INDUSTRIAL	10.52	14.37	21.30	30.09	40.18
54) AGRICULTURAL	0.01	0.04	0.21	0.72	2.55
55) PERSONAL LOANS	7.95	12.48	18.33	26.80	35.75
56) ALL OTHER LOANS	0.09	0.27	0.96	2.74	5.59
Miscellaneous					
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	80.88	85.13	88.00	90.21	91.39
58) FOREIGN DEPOSITS % TOTAL DEPOSITS					
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	0.53	1.21	1.97	3.34	5.01
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	0.40	1.52	3.73	8.32	13.54

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 169 BANKS IN NEW JERSEY

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	9.58	9.94	9.81	9.53	9.55	9.34
2) INTEREST EXPENSE	1.49	4.76	4.89	5.31	5.26	5.07
3) NET INTEREST MARGIN	8.83	5.02	4.68	4.35	4.24	4.12
4) LOAN LOSS PROVISION	0.00	0.20	0.16	0.16	0.13	0.15
5) TRUST INCOME	19.75	0.00	0.04	0.05	0.07	0.12
6) SERVICE CHARGES ON DEPOSITS*	0.00	0.26	0.20	0.24	0.21	0.17
7) OTHER NON-INTEREST INCOME	9.33	0.12	0.15	0.13	0.13	0.22
8) SALARIES AND BENEFITS	12.23	1.59	1.51	1.52	1.63	1.57
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	4.36	0.49	0.46	0.45	0.52	0.51
10) OTHER NON-INTEREST EXPENSE	9.72	1.22	1.08	0.96	0.99	0.93
11) TAX EQUIVALENT ADJUSTMENT	0.42	0.58	0.49	0.65	0.58	0.61
12) TAX PROVISION	2.81	0.43	0.25	0.13	0.03	0.00
13) RETURN ON ASSETS--OPERATING INCOME		1.04	1.01	0.88	0.74	0.86
14) RETURN ON ASSETS--NET INCOME		1.12	0.96	0.85	0.75	0.82
15) RETURN ON EQUITY--NET INCOME	12.37	13.04	13.26	12.38	11.53	13.74
Yields and Rates						
16) EFFECTIVE TAX RATE ON OPERATING INCOME	38.43	20.16	19.87	13.60	4.19	5.61
17) CASH DIVIDEND AS % OF OPERATING INCOME	22.64	28.41	35.74	42.09	43.34	44.45
18) CAPITAL FORMATION RATIO	10.43	10.82	8.87	7.34	6.52	7.09
19) OPERATING INCOME PER EMPLOYEE	15899	9421	9305	7645	6326	9034
20) NON-INT. INCOME % NON-INT. EXPENSE	57.70	10.46	13.16	13.90	14.41	17.54
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.96	11.96	11.54	11.07	10.70	10.75
22) YIELD ON LOANS	16.20	11.74	11.10	10.86	10.89	11.21
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	-0.40	0.26	0.18	0.18	0.13	0.24
24) LOAN LOSS PROVISION % AVERAGE LOANS	0.00	0.35	0.31	0.26	0.21	0.25
25) YIELD ON INVESTMENT SECURITIES (FTE)	10.46	8.79	9.53	9.48	9.59	9.77
26) RATE ON TIME AND SAVINGS DEPOSITS	4.26	7.95	7.79	7.69	7.62	7.78
27) RATE ON TOTAL INTEREST FUNDS	6.42	7.95	8.06	7.78	7.93	8.38
28) BREAK EVEN YIELD	2.74	10.43	9.68	9.28	9.12	9.36
Balance Sheet Data						
29) EARNING ASSETS AS % OF ASSETS	80.07	86.09	86.80	87.10	89.22	86.34
30) CASH & DUE (NON-INT) % TOTAL ASSETS	10.03	8.07	7.94	8.11	7.93	10.40
31) INVESTMENT SECURITIES % TOTAL ASSETS	30.45	23.77	23.57	25.07	25.89	25.56
32) LOANS AS % OF TOTAL ASSETS	8.69	47.69	52.96	56.44	55.67	52.05
33) RESERVE AS % OF YEAR-END LOANS	6.62	1.36	0.95	0.89	1.02	1.13
34) LOANS AS % OF DEPOSITS*	13.58	62.86	59.13	65.39	63.95	65.56
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	61.59	28.94	26.84	25.35	25.33	29.52
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	0.00	21.06	23.52	28.07	25.46	22.41
37) MONEY MARKET CD'S* % TOTAL ASSETS	0.00	14.58	16.27	15.91	15.64	12.69
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	22.98	7.44	9.59	7.05	4.66	7.76
39) OTHER TIME DEPOSITS % TOTAL ASSETS	0.36	9.67	9.23	9.86	11.42	10.04
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	73.26	87.67	88.44	89.31	88.19	83.88
41) BORROWINGS AS % OF TOTAL ASSETS	0.00	2.23	1.57	1.52	3.75	7.61
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	21.99	9.22	7.84	7.07	6.66	6.23
43) LARGE LIABILITY DEPENDENCE	5.44	0.00	2.79	5.70	0.00	6.14
44) EMPLOYEES PER MILLION ASSETS	3.21	1.17	1.17	1.08	1.12	1.06
Growth Statistics						
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	211.60	23.52	19.05	6.06	1.33	1.15
46) NET INCOME 1-YEAR	118.97	23.58	25.56	7.27	0.33	0.56
47) AVERAGE ASSETS 1-YEAR	144.49	17.20	13.04	8.74	11.25	9.14
48) INCOME BEFORE SECURITY TRANS. 5-YEARS		142.11	167.82	60.30	58.25	57.59
49) NET INCOME 5-YEARS	280.55	155.10	158.96	63.75	57.64	45.81
50) AVERAGE ASSETS 5-YEARS	-9.24	30.48	51.08	42.55	46.49	39.61
Loan Types % Average Loans						
51) REAL ESTATE--RESIDENTIAL	0.00	30.16	33.61	35.76	33.08	23.89
52) REAL ESTATE--OTHER	0.00	8.91	13.91	12.10	15.73	17.78
53) COMMERCIAL AND INDUSTRIAL	9.78	26.47	24.72	18.21	19.13	23.70
54) AGRICULTURAL	0.00	0.69	0.80	0.23	0.10	0.03
55) PERSONAL LOANS	85.83	16.53	13.26	16.71	24.98	25.29
56) ALL OTHER LOANS	4.38	0.87	0.66	0.45	0.94	2.75
Miscellaneous						
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	73.26	87.67	88.44	89.31	88.19	83.88
58) FOREIGN DEPOSITS % TOTAL DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.00
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	0.00	2.39	1.98	1.80	1.92	2.21
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	0.00	5.38	5.47	3.38	2.54	4.10

* DOMESTIC ONLY

PROFIT DISTRIBUTION PROFILE 1980 NEW MEXICO BASED ON 89 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	9.47	9.86	10.26	10.77	11.26
2) INTEREST EXPENSE	6.34	5.81	5.39	4.77	4.12
3) NET INTEREST MARGIN	3.80	4.36	4.89	5.54	6.09
4) LOAN LOSS PROVISION	0.67	0.40	0.28	0.16	0.07
5) TRUST INCOME	0.01	0.02	0.09	0.13	0.18
6) SERVICE CHARGES ON DEPOSITS*	0.11	0.24	0.37	0.57	0.85
7) OTHER NON-INTEREST INCOME	0.09	0.17	0.25	0.38	0.61
8) SALARIES AND BENEFITS	2.29	1.93	1.72	1.39	1.19
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	0.79	0.65	0.48	0.32	0.26
10) OTHER NON-INTEREST EXPENSE	1.92	1.55	1.17	0.86	0.68
11) TAX EQUIVALENT ADJUSTMENT	0.80	0.67	0.48	0.28	0.16
12) TAX PROVISION	1.18	0.67	0.38	0.14	0.01
13) RETURN ON ASSETS--OPERATING INCOME	0.34	0.79	1.16	1.42	1.65
14) RETURN ON ASSETS--NET INCOME	0.37	0.79	1.19	1.47	1.70
15) RETURN ON EQUITY--NET INCOME	4.57	11.18	14.60	18.17	21.42
Yields and Rates					
16) EFFECTIVE TAX RATE ON OPERATING INCOME	5.10	14.20	26.19	35.72	44.46
17) CASH DIVIDEND AS % OF OPERATING INCOME	11.09	18.06	28.61	38.80	48.14
18) CAPITAL FORMATION RATIO	2.53	7.55	11.34	14.91	17.09
19) OPERATING INCOME PER EMPLOYEE	2333	5632	9573	12678	17705
20) NON-INT. INCOME % NON-INT. EXPENSE	13.37	15.49	21.40	25.68	30.78
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.04	11.45	12.10	12.73	13.65
22) YIELD ON LOANS	11.33	11.97	12.67	13.18	13.94
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.21	0.63	0.38	0.15	0.03
24) LOAN LOSS PROVISION % AVERAGE LOANS	1.25	0.79	0.50	0.29	0.11
25) YIELD ON INVESTMENT SECURITIES (FTE)	8.40	9.07	9.68	10.45	11.09
26) RATE ON TIME AND SAVINGS DEPOSITS	7.65	8.32	8.90	9.52	9.89
27) RATE ON TOTAL INTEREST FUNDS	7.68	8.36	8.95	9.57	9.93
28) BREAK EVEN YIELD	11.65	10.71	9.58	9.00	7.93
Balance Sheet Data					
29) EARNING ASSETS AS % OF ASSETS	78.40	81.82	86.30	87.74	89.77
30) CASH & DUE (NON-INT) % TOTAL ASSETS	8.15	13.93	10.21	8.60	7.01
31) INVESTMENT SECURITIES % TOTAL ASSETS	13.44	17.03	21.09	25.02	33.06
32) LOANS AS % OF TOTAL ASSETS	39.92	46.52	54.03	59.87	62.69
33) RESERVE AS % OF YEAR-END LOANS	0.49	0.78	1.01	1.21	1.59
34) LOANS AS % OF DEPOSITS*	46.49	51.55	61.52	68.60	71.01
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	23.28	25.56	30.08	34.26	38.80
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	6.60	9.31	12.77	15.62	22.23
37) MONEY MARKET CD'S* % TOTAL ASSETS	7.64	10.51	13.15	18.15	21.91
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	11.30	16.78	21.30	27.37	35.37
39) OTHER TIME DEPOSITS % TOTAL ASSETS	2.89	5.21	6.98	9.94	12.34
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	84.67	87.10	89.12	90.48	91.14
41) BORROWINGS AS % OF TOTAL ASSETS	0.15	0.45	1.43	3.11	5.66
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	5.70	6.74	7.62	9.21	11.21
43) LARGE LIABILITY DEPENDENCE	0.00	5.17	13.80	20.73	26.72
44) EMPLOYEES PER MILLION ASSETS	1.74	1.50	1.21	0.98	0.87
Growth Statistics					
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	-30.75	-1.24	17.62	42.45	188.79
46) NET INCOME 1-YEAR	-31.92	4.14	23.69	51.93	177.77
47) AVERAGE ASSETS 1-YEAR	2.37	12.24	20.86	28.05	34.31
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	-18.99	64.37	116.53	206.66	N/A
49) NET INCOME 5-YEARS	-23.[illegible]7	52.17	118.30	201.10	N/A
50) AVERAGE ASSETS 5-YEARS	38.70	48.09	63.28	83.50	148.17
Loan Types % Average Loans					
51) REAL ESTATE--RESIDENTIAL	2.51	5.40	9.98	15.93	24.10
52) REAL ESTATE--OTHER	6.10	9.38	14.55	20.16	23.53
53) COMMERCIAL AND INDUSTRIAL	15.58	22.84	31.66	42.91	58.88
54) AGRICULTURAL	0.05	0.67	3.89	12.24	35.84
55) PERSONAL LOANS	8.56	14.30	22.32	29.24	39.77
56) ALL OTHER LOANS	0.06	0.19	0.50	1.42	3.60
Miscellaneous					
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	84.67	87.10	89.12	90.48	91.14
58) FOREIGN DEPOSITS % TOTAL DEPOSITS					
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	0.25	1.64	3.07	5.79	8.62
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	11.82	14.94	20.12	27.53	33.64

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 89 BANKS IN NEW MEXICO

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	6.08	10.31	10.28	10.13	10.35	10.12
2) INTEREST EXPENSE	2.20	5.14	5.09	5.61	5.56	6.00
3) NET INTEREST MARGIN	3.87	5.17	4.96	4.65	4.66	4.11
4) LOAN LOSS PROVISION	0.19	0.32	0.25	0.29	0.21	0.30
5) TRUST INCOME	0.00	0.00	0.02	0.04	0.11	0.17
6) SERVICE CHARGES ON DEPOSITS*	0.60	0.53	0.46	0.31	0.32	0.25
7) OTHER NON-INTEREST INCOME	0.18	0.23	0.23	0.31	0.28	0.47
8) SALARIES AND BENEFITS	1.49	1.78	1.75	1.53	1.68	1.53
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	0.40	0.49	0.47	0.38	0.48	0.72
10) OTHER NON-INTEREST EXPENSE	1.68	1.26	1.24	1.03	0.86	0.79
11) TAX EQUIVALENT ADJUSTMENT	0.28	0.41	0.46	0.60	0.57	0.51
12) TAX PROVISION	0.01	0.48	0.38	0.43	0.17	0.24
13) RETURN ON ASSETS--OPERATING INCOME	0.69	1.31	1.16	1.13	1.01	0.90
14) RETURN ON ASSETS--NET INCOME	0.69	1.32	1.17	1.13	1.00	0.90
15) RETURN ON EQUITY--NET INCOME	6.81	12.46	15.19	16.64	16.67	14.46
Yields and Rates						
16) EFFECTIVE TAX RATE ON OPERATING INCOME	0.99	31.54	26.46	25.35	19.65	21.66
17) CASH DIVIDEND AS % OF OPERATING INCOME	0.00	18.51	28.44	29.51	30.71	32.48
18) CAPITAL FORMATION RATIO	6.81	11.49	11.54	11.04	11.46	9.43
19) OPERATING INCOME PER EMPLOYEE	3323	9009	9666	10613	9281	7823
20) NON-INT. INCOME % NON-INT. EXPENSE	12.84	20.62	20.96	20.68	22.30	29.96
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	7.14	11.98	12.13	11.91	12.14	12.03
22) YIELD ON LOANS	6.99	12.62	12.55	12.68	12.76	13.15
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.20	0.29	0.44	0.32	0.40	0.66
24) LOAN LOSS PROVISION % AVERAGE LOANS	0.31	0.56	0.46	0.53	0.41	0.56
25) YIELD ON INVESTMENT SECURITIES (FTE)	6.01	10.00	9.63	9.75	9.64	[illegible]
26) RATE ON TIME AND SAVINGS DEPOSITS	4.78	8.65	8.90	9.01	8.97	8.73
27) RATE ON TOTAL INTEREST FUNDS	4.74	8.71	8.99	8.96	8.96	9.22
28) BREAK EVEN YIELD	7.04	10.04	9.58	9.45	9.87	10.07
Balance Sheet Data						
29) EARNING ASSETS AS % OF ASSETS	77.68	85.41	86.30	86.58	85.84	84.18
30) CASH & DUE (NON-INT) % TOTAL ASSETS	16.78	10.18	9.74	9.82	10.67	11.14
31) INVESTMENT SECURITIES % TOTAL ASSETS	11.58	19.62	20.51	22.62	21.63	22.29
32) LOANS AS % OF TOTAL ASSETS	51.99	53.32	54.92	53.25	55.74	52.27
33) RESERVE AS % OF YEAR-END LOANS	0.29	1.12	0.99	1.02	1.12	1.11
34) LOANS AS % OF DEPOSITS*	65.83	62.49	61.93	59.20	60.92	65.81
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	22.18	30.35	30.79	27.84	30.48	26.34
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	7.44	13.07	13.39	12.86	10.86	16.21
37) MONEY MARKET CD'S* % TOTAL ASSETS	2.39	11.12	14.91	17.97	11.37	13.25
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	19.98	22.54	21.40	20.13	22.71	17.64
39) OTHER TIME DEPOSITS % TOTAL ASSETS	0.88	7.08	7.33	6.41	7.86	6.37
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	68.94	88.82	89.51	89.51	87.72	79.82
41) BORROWINGS AS % OF TOTAL ASSETS	0.35	1.40	0.86	1.82	3.38	11.88
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	30.14	9.29	7.64	7.29	6.15	6.17
43) LARGE LIABILITY DEPENDENCE	6.35	15.56	13.51	13.45	15.87	14.43
44) EMPLOYEES PER MILLION ASSETS	2.28	1.41	1.21	1.06	1.16	1.14
Growth Statistics						
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	260.89	56.77	11.80	15.05	22.38	0.69
46) NET INCOME 1-YEAR	298.83	51.93	16.40	24.42	22.52	0.69
47) AVERAGE ASSETS 1-YEAR	27.95	26.95	19.70	20.86	22.61	18.28
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	-27.14	160.09	139.54	109.44	108.13	194.36
49) NET INCOME 5-YEARS	-27.14	160.09	142.64	108.11	94.53	194.36
50) AVERAGE ASSETS 5-YEARS		62.16	63.28	72.80	62.09	50.81
Loan Types % Average Loans						
51) REAL ESTATE--RESIDENTIAL	9.44	11.38	10.98	9.90	8.95	7.14
52) REAL ESTATE--OTHER	22.27	12.42	13.26	18.20	14.87	21.67
53) COMMERCIAL AND INDUSTRIAL	44.82	33.81	31.04	31.87	29.36	35.23
54) AGRICULTURAL	10.38	5.15	3.62	5.41	4.24	0.54
55) PERSONAL LOANS	6.47	21.20	21.19	19.69	28.99	32.40
56) ALL OTHER LOANS	0.78	0.28	0.68	0.46	0.77	2.74
Miscellaneous						
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	68.94	88.82	89.51	89.51	87.72	79.82
58) FOREIGN DEPOSITS % TOTAL DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.00
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	0.19	5.10	3.47	2.72	2.26	0.83
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	28.88	23.93	20.64	17.00	20.23	13.72

* DOMESTIC ONLY

New York

PROFIT DISTRIBUTION PROFILE 1980 NEW YORK BASED ON 214 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	8.81	9.37	9.85	10.38	11.21
2) INTEREST EXPENSE	7.37	5.89	5.08	4.23	3.29
3) NET INTEREST MARGIN	2.60	4.11	4.73	5.39	6.23
4) LOAN LOSS PROVISION	0.65	0.42	0.22	0.11	0.05
5) TRUST INCOME	0.01	0.04	0.11	0.22	0.53
6) SERVICE CHARGES ON DEPOSITS*	0.06	0.13	0.20	0.29	0.40
7) OTHER NON-INTEREST INCOME	0.08	0.10	0.16	0.27	0.53
8) SALARIES AND BENEFITS	2.34	2.01	1.66	1.36	1.05
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	0.84	0.62	0.46	0.34	0.21
10) OTHER NON-INTEREST EXPENSE	1.61	1.22	0.88	0.69	0.48
11) TAX EQUIVALENT ADJUSTMENT	0.98	0.72	0.53	0.31	0.17
12) TAX PROVISION	0.81	0.51	0.24	0.10	0.03
13) RETURN ON ASSETS--OPERATING INCOME	0.21	0.60	0.90	1.22	1.65
14) RETURN ON ASSETS--NET INCOME	0.20	0.60	0.91	1.18	1.61
15) RETURN ON EQUITY--NET INCOME	2.33	8.59	11.16	13.55	17.27
Yields and Rates					
16) EFFECTIVE TAX RATE ON OPERATING INCOME	4.71	13.67	23.16	34.91	49.89
17) CASH DIVIDEND AS % OF OPERATING INCOME	11.76	23.22	35.63	47.70	68.93
18) CAPITAL FORMATION RATIO	0.98	4.44	7.52	10.33	13.01
19) OPERATING INCOME PER EMPLOYEE	2195	5644	8347	12785	19956
20) NON-INT. INCOME % NON-INT. EXPENSE	7.91	10.61	14.73	20.36	36.09
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	10.24	10.88	11.40	12.31	13.32
22) YIELD ON LOANS	9.98	10.76	11.33	12.52	13.80
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.27	0.62	0.36	0.20	0.08
24) LOAN LOSS PROVISION % AVERAGE LOANS	1.26	0.72	0.42	0.21	0.11
25) YIELD ON INVESTMENT SECURITIES (FTE)	8.28	9.07	9.93	10.74	11.51
26) RATE ON TIME AND SAVINGS DEPOSITS	6.15	6.94	7.55	8.71	10.45
27) RATE ON TOTAL INTEREST FUNDS	6.20	7.10	7.75	9.10	10.99
28) BREAK EVEN YIELD	12.19	10.60	9.25	8.37	7.39
Balance Sheet Data					
29) EARNING ASSETS AS % OF ASSETS	76.50	83.59	87.34	89.51	91.79
30) CASH & DUE (NON-INT) % TOTAL ASSETS	16.36	11.93	9.49	7.65	5.43
31) INVESTMENT SECURITIES % TOTAL ASSETS	10.31	16.90	24.48	30.11	36.07
32) LOANS AS % OF TOTAL ASSETS	35.45	44.47	53.15	59.26	65.53
33) RESERVE AS % OF YEAR-END LOANS	0.62	0.81	1.06	1.28	1.83
34) LOANS AS % OF DEPOSITS*	41.74	53.04	61.73	68.12	77.28
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	14.06	19.74	24.69	30.66	39.15
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	3.22	15.76	28.99	35.32	40.11
37) MONEY MARKET CD'S* % TOTAL ASSETS	2.28	6.51	10.98	15.38	17.85
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	2.76	4.63	8.15	12.76	20.14
39) OTHER TIME DEPOSITS % TOTAL ASSETS	1.14	3.71	8.74	14.28	19.73
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	51.76	81.59	87.16	89.71	91.18
41) BORROWINGS AS % OF TOTAL ASSETS	0.28	0.82	2.98	7.94	13.27
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	4.85	6.33	8.07	10.03	13.22
43) LARGE LIABILITY DEPENDENCE	0.00	0.00	2.48	10.21	27.31
44) EMPLOYEES PER MILLION ASSETS	1.68	1.34	1.09	0.87	0.45
Growth Statistics					
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	-29.11	-4.84	13.92	30.26	72.22
46) NET INCOME 1-YEAR	-27.91	-1.31	14.12	35.75	88.33
47) AVERAGE ASSETS 1-YEAR	-4.03	2.09	9.80	19.28	36.71
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	-29.69	20.97	54.88	134.85	N/A
49) NET INCOME 5-YEARS	-53.92	18.20	50.47	125.00	N/A
50) AVERAGE ASSETS 5-YEARS	10.06	21.51	35.43	64.17	137.77
Loan Types % Average Loans					
51) REAL ESTATE--RESIDENTIAL	2.48	10.87	22.77	32.87	41.34
52) REAL ESTATE--OTHER	2.79	5.44	9.33	14.23	18.51
53) COMMERCIAL AND INDUSTRIAL	8.79	14.22	22.52	32.32	53.74
54) AGRICULTURAL	0.05	0.37	1.81	5.97	12.75
55) PERSONAL LOANS	4.58	13.72	20.96	29.62	40.38
56) ALL OTHER LOANS	0.13	0.35	1.84	6.15	16.57
Miscellaneous					
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	75.14	82.23	87.39	89.74	91.24
58) FOREIGN DEPOSITS % TOTAL DEPOSITS	0.00	0.00	0.00	0.00	21.22
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	0.44	1.11	2.31	3.64	6.22
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	1.77	3.57	6.43	10.40	13.61

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 214 BANKS IN NEW YORK

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	9.35	9.62	9.82	9.99	10.05	10.28
2) INTEREST EXPENSE	3.51	4.50	4.92	5.31	5.25	7.37
3) NET INTEREST MARGIN	5.53	4.97	4.97	4.89	4.53	2.56
4) LOAN LOSS PROVISION	0.21	0.19	0.15	0.22	0.29	0.23
5) TRUST INCOME	0.00	19.58	0.03	0.13	0.13	0.11
6) SERVICE CHARGES ON DEPOSITS*	0.19	0.20	0.21	0.27	0.21	0.08
7) OTHER NON-INTEREST INCOME	0.14	0.15	0.12	0.12	0.19	0.29
8) SALARIES AND BENEFITS	2.00	1.71	1.63	1.81	1.72	1.14
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	0.40	0.48	0.46	0.58	0.53	0.38
10) OTHER NON-INTEREST EXPENSE	1.17	1.00	0.85	1.01	0.91	0.67
11) TAX EQUIVALENT ADJUSTMENT	0.32	0.48	0.62	0.57	0.62	0.30
12) TAX PROVISION	0.40	0.34	0.30	0.20	0.15	0.17
13) RETURN ON ASSETS--OPERATING INCOME	1.21	1.06	1.06	0.84	0.84	0.51
14) RETURN ON ASSETS--NET INCOME	1.28	1.06	1.08	0.78	0.87	0.51
15) RETURN ON EQUITY--NET INCOME	10.71	11.10	12.30	10.42	11.32	10.40
Yields and Rates						
16) EFFECTIVE TAX RATE ON OPERATING INCOME	22.76	25.57	23.40	18.96	18.02	31.89
17) CASH DIVIDEND AS % OF OPERATING INCOME	23.07	30.76	28.93	38.09	41.07	46.40
18) CAPITAL FORMATION RATIO	7.46	8.02	8.33	6.61	7.47	5.24
19) OPERATING INCOME PER EMPLOYEE	10333	9000	9927	6318	7180	10479
20) NON-INT. INCOME % NON-INT. EXPENSE	9.72	13.34	13.58	13.71	17.78	28.50
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	10.84	11.13	11.37	11.63	11.33	12.58
22) YIELD ON LOANS	10.24	10.90	11.22	11.35	11.52	13.38
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.37	0.31	0.30	0.41	0.41	0.31
24) LOAN LOSS PROVISION % AVERAGE LOANS	0.34	0.37	0.29	0.40	0.50	0.45
25) YIELD ON INVESTMENT SECURITIES (FTE)	9.52	9.43	9.92	9.65	9.91	10.43
26) RATE ON TIME AND SAVINGS DEPOSITS	6.16	7.14	7.52	7.50	7.82	9.84
27) RATE ON TOTAL INTEREST FUNDS	6.16	7.22	7.54	7.73	8.13	10.66
28) BREAK EVEN YIELD	8.25	8.72	8.55	9.95	9.32	11.23
Balance Sheet Data						
29) EARNING ASSETS AS % OF ASSETS	86.82	86.69	88.02	87.86	87.84	84.44
30) CASH & DUE (NON-INT) % TOTAL ASSETS	9.79	10.27	8.74	8.82	9.17	11.57
31) INVESTMENT SECURITIES % TOTAL ASSETS	24.41	25.63	25.90	24.94	26.19	12.25
32) LOANS AS % OF TOTAL ASSETS	52.58	53.22	52.74	52.02	56.85	48.75
33) RESERVE AS % OF YEAR-END LOANS	1.19	0.98	1.03	1.18	1.08	1.00
34) LOANS AS % OF DEPOSITS*	60.25	61.71	60.40	60.55	66.99	60.05
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	26.54	24.29	21.06	26.51	26.36	22.38
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	39.77	34.69	31.66	28.10	26.16	6.29
37) MONEY MARKET CD'S* % TOTAL ASSETS	6.01	11.45	14.60	12.23	11.74	3.15
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	5.17	7.11	6.79	6.92	9.66	10.82
39) OTHER TIME DEPOSITS % TOTAL ASSETS	10.15	10.47	11.05	11.35	6.74	2.79
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	87.10	89.61	89.25	87.83	86.44	51.76
41) BORROWINGS AS % OF TOTAL ASSETS	1.20	1.09	0.79	1.24	5.16	9.75
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	12.24	8.59	8.49	8.04	7.65	5.17
43) LARGE LIABILITY DEPENDENCE	0.00	0.69	2.12	5.30	1.20	23.69
44) EMPLOYEES PER MILLION ASSETS	1.30	1.07	1.11	1.18	1.17	0.64
Growth Statistics						
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	6.61	6.37	11.98	16.93	13.92	16.14
46) NET INCOME 1-YEAR	13.99	9.55	13.56	17.01	13.92	15.75
47) AVERAGE ASSETS 1-YEAR	1.33	7.47	9.17	9.62	7.42	20.49
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	83.98	67.66	54.72	49.14	43.15	67.42
49) NET INCOME 5-YEARS	88.94	47.45	44.09	44.08	43.62	69.07
50) AVERAGE ASSETS 5-YEARS	20.77	30.65	31.12	34.28	37.03	132.99
Loan Types % Average Loans						
51) REAL ESTATE--RESIDENTIAL	29.90	31.65	30.06	21.09	21.26	3.93
52) REAL ESTATE--OTHER	6.85	7.75	9.73	11.36	14.46	5.48
53) COMMERCIAL AND INDUSTRIAL	12.10	14.68	19.61	27.15	23.67	30.39
54) AGRICULTURAL	8.32	3.15	1.97	0.30	1.07	0.28
55) PERSONAL LOANS	21.40	20.82	18.93	18.82	31.15	10.26
56) ALL OTHER LOANS	3.66	0.98	0.59	1.17	1.27	11.26
Miscellaneous						
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	87.10	89.61	89.25	87.83	86.44	80.30
58) FOREIGN DEPOSITS % TOTAL DEPOSITS	0.00	0.00	0.00	0.00	0.00	33.50
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	4.77	3.03	2.56	2.27	2.54	1.03
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	9.32	8.55	6.22	4.73	7.63	3.40

* DOMESTIC ONLY

PROFIT DISTRIBUTION PROFILE 1980 NORTH CAROLINA BASED ON 79 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	9.48	9.85	10.10	10.46	10.76
2) INTEREST EXPENSE	6.03	5.77	5.22	4.82	4.16
3) NET INTEREST MARGIN	3.95	4.33	4.92	5.32	5.81
4) LOAN LOSS PROVISION	0.38	0.28	0.17	0.10	0.05
5) TRUST INCOME	0.03	0.04	0.14	0.16	0.29
6) SERVICE CHARGES ON DEPOSITS*	0.16	0.21	0.35	0.54	0.71
7) OTHER NON-INTEREST INCOME	0.09	0.21	0.32	0.48	0.92
8) SALARIES AND BENEFITS	2.58	2.32	1.92	1.63	1.29
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	0.76	0.65	0.51	0.36	0.24
10) OTHER NON-INTEREST EXPENSE	1.74	1.33	1.01	0.78	0.62
11) TAX EQUIVALENT ADJUSTMENT	1.04	0.77	0.61	0.44	0.26
12) TAX PROVISION	0.64	0.40	0.25	0.05	-0.02
13) RETURN ON ASSETS--OPERATING INCOME	0.68	0.90	1.11	1.32	1.68
14) RETURN ON ASSETS--NET INCOME	0.55	0.84	1.06	1.26	1.58
15) RETURN ON EQUITY--NET INCOME	6.85	9.73	12.23	14.41	16.06
Yields and Rates					
16) EFFECTIVE TAX RATE ON OPERATING INCOME	-0.93	5.44	16.35	25.24	29.96
17) CASH DIVIDEND AS % OF OPERATING INCOME	8.90	16.89	26.07	32.90	48.19
18) CAPITAL FORMATION RATIO	3.55	6.92	9.00	10.83	13.80
19) OPERATING INCOME PER EMPLOYEE	3958	5928	7935	10787	14920
20) NON-INT. INCOME % NON-INT. EXPENSE	10.10	17.40	22.50	27.19	33.97
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	10.63	11.14	11.56	11.97	12.42
22) YIELD ON LOANS	11.55	12.20	12.55	13.02	13.34
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.79	0.41	0.22	0.15	0.04
24) LOAN LOSS PROVISION % AVERAGE LOANS	0.75	0.48	0.33	0.23	0.13
25) YIELD ON INVESTMENT SECURITIES (FTE)	8.55	9.01	9.44	9.79	10.30
26) RATE ON TIME AND SAVINGS DEPOSITS	7.48	8.03	8.37	8.79	9.57
27) RATE ON TOTAL INTEREST FUNDS	7.48	8.13	8.46	8.96	9.81
28) BREAK EVEN YIELD	10.52	10.01	9.28	8.61	8.17
Balance Sheet Data					
29) EARNING ASSETS AS % OF ASSETS	84.13	86.03	87.91	89.68	91.29
30) CASH & DUE (NON-INT) % TOTAL ASSETS	11.64	9.39	8.03	6.33	4.95
31) INVESTMENT SECURITIES % TOTAL ASSETS	17.92	23.28	30.65	38.03	48.01
32) LOANS AS % OF TOTAL ASSETS	35.87	43.23	49.98	57.04	61.10
33) RESERVE AS % OF YEAR-END LOANS	0.69	0.93	1.04	1.21	1.64
34) LOANS AS % OF DEPOSITS*	40.83	51.88	59.36	65.46	71.01
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	21.07	23.82	28.08	31.87	36.59
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	13.54	15.12	18.53	21.46	25.72
37) MONEY MARKET CD'S* % TOTAL ASSETS	8.74	11.55	16.43	20.91	23.72
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	2.16	4.76	8.07	14.07	20.34
39) OTHER TIME DEPOSITS % TOTAL ASSETS	4.72	6.28	11.51	16.34	20.10
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	80.46	84.63	87.62	88.94	90.36
41) BORROWINGS AS % OF TOTAL ASSETS	0.33	0.67	1.67	4.10	9.75
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	6.22	7.47	9.24	11.12	13.93
43) LARGE LIABILITY DEPENDENCE	0.00	0.00	2.74	10.79	22.05
44) EMPLOYEES PER MILLION ASSETS	2.00	1.75	1.44	1.15	0.95
Growth Statistics					
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	-23.97	-7.73	8.26	19.84	44.00
46) NET INCOME 1-YEAR	-26.55	-7.73	8.15	18.72	40.86
47) AVERAGE ASSETS 1-YEAR	4.71	6.97	12.75	19.10	26.34
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	8.83	46.87	81.29	116.12	197.39
49) NET INCOME 5-YEARS	-2.41	32.43	65.47	98.75	175.60
50) AVERAGE ASSETS 5-YEARS	29.72	37.64	50.41	65.46	92.84
Loan Types % Average Loans					
51) REAL ESTATE--RESIDENTIAL	4.46	7.99	10.93	17.74	24.19
52) REAL ESTATE--OTHER	5.31	9.70	15.65	20.10	23.89
53) COMMERCIAL AND INDUSTRIAL	9.70	16.21	22.32	32.47	40.89
54) AGRICULTURAL	0.18	1.29	3.91	8.89	18.43
55) PERSONAL LOANS	17.16	22.56	29.88	36.35	49.69
56) ALL OTHER LOANS	0.14	0.39	1.72	3.57	5.69
Miscellaneous					
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	80.46	84.63	87.62	88.94	90.36
58) FOREIGN DEPOSITS % TOTAL DEPOSITS					
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	0.36	0.69	1.45	2.16	3.48
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	1.66	3.55	6.24	9.50	15.24

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 79 BANKS IN NORTH CAROLINA

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	9.94	10.13	10.12	10.12	10.26	10.09
2) INTEREST EXPENSE	4.23	5.09	5.51	5.29	5.24	5.47
3) NET INTEREST MARGIN	4.85	5.11	4.87	4.83	5.11	4.70
4) LOAN LOSS PROVISION	0.30	0.14	0.18	0.14	0.17	0.23
5) TRUST INCOME	0.00	0.00	0.10	0.04	0.14	0.14
6) SERVICE CHARGES ON DEPOSITS*	0.43	0.21	0.33	0.40	0.48	0.30
7) OTHER NON-INTEREST INCOME	0.32	0.31	0.28	0.22	0.34	0.56
8) SALARIES AND BENEFITS	2.52	1.55	1.97	1.84	2.03	2.21
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	0.64	0.46	0.49	0.47	0.57	0.64
10) OTHER NON-INTEREST EXPENSE	1.66	0.85	1.17	0.92	1.07	1.08
11) TAX EQUIVALENT ADJUSTMENT	0.24	0.67	0.63	0.71	0.62	0.49
12) TAX PROVISION	0.28	0.38	0.23	0.13	0.13	0.25
13) RETURN ON ASSETS--OPERATING INCOME	1.05	1.23	1.11	1.12	1.07	0.86
14) RETURN ON ASSETS--NET INCOME	0.88	1.24	1.11	1.06	1.05	0.83
15) RETURN ON EQUITY--NET INCOME	6.85	12.14	11.29	12.60	13.67	14.03
Yields and Rates						
16) EFFECTIVE TAX RATE ON OPERATING INCOME	23.14	19.02	18.70	6.90	13.16	21.87
17) CASH DIVIDEND AS % OF OPERATING INCOME	48.19	23.90	20.65	20.12	32.19	29.90
18) CAPITAL FORMATION RATIO	4.64	10.19	9.03	10.35	9.00	8.43
19) OPERATING INCOME PER EMPLOYEE	4695	11246	7843	7804	7991	6500
20) NON-INT. INCOME % NON-INT. EXPENSE	14.94	19.78	22.56	20.85	25.11	31.26
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.35	11.54	11.35	11.54	11.83	12.39
22) YIELD ON LOANS	12.54	12.40	12.31	12.46	12.77	12.77
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.38	0.22	0.19	0.17	0.26	0.26
24) LOAN LOSS PROVISION % AVERAGE LOANS	0.69	0.38	0.33	0.29	0.30	0.43
25) YIELD ON INVESTMENT SECURITIES (FTE)	9.08	9.42	9.41	9.55	9.35	9.45
26) RATE ON TIME AND SAVINGS DEPOSITS	8.03	8.35	8.44	8.37	8.37	8.36
27) RATE ON TOTAL INTEREST FUNDS	7.99	8.37	8.48	8.53	8.51	8.91
28) BREAK EVEN YIELD	9.19	8.82	9.26	9.04	9.26	10.23
Balance Sheet Data						
29) EARNING ASSETS AS % OF ASSETS	85.07	87.50	88.61	88.79	88.19	84.80
30) CASH & DUE (NON-INT) % TOTAL ASSETS	8.36	8.50	7.21	6.75	7.77	9.17
31) INVESTMENT SECURITIES % TOTAL ASSETS	22.61	34.26	33.98	35.76	25.61	19.91
32) LOANS AS % OF TOTAL ASSETS	48.02	45.63	50.16	47.83	56.95	53.62
33) RESERVE AS % OF YEAR-END LOANS	1.05	1.16	1.01	1.04	0.98	1.10
34) LOANS AS % OF DEPOSITS*	56.53	53.83	58.09	56.70	65.27	65.16
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	31.49	27.76	25.68	28.32	29.42	26.82
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	17.83	18.43	19.22	17.94	18.23	17.91
37) MONEY MARKET CD'S* % TOTAL ASSETS	17.00	19.09	17.66	15.90	16.51	15.39
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	7.51	7.36	8.00	6.75	8.41	8.58
39) OTHER TIME DEPOSITS % TOTAL ASSETS	5.12	13.34	12.16	13.42	12.89	8.28
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	85.54	87.88	88.02	87.15	87.48	85.67
41) BORROWINGS AS % OF TOTAL ASSETS	0.39	1.48	0.86	1.80	3.12	5.20
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	12.19	10.73	9.84	8.19	7.81	6.17
43) LARGE LIABILITY DEPENDENCE	0.00	1.41	2.64	4.65	2.00	7.32
44) EMPLOYEES PER MILLION ASSETS	2.37	1.16	1.40	1.33	1.56	1.72
Growth Statistics						
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	-16.70	8.50	16.98	7.90	5.46	8.93
46) NET INCOME 1-YEAR	-18.68	8.47	14.29	8.19	5.37	10.70
47) AVERAGE ASSETS 1-YEAR	13.11	12.20	12.39	12.23	11.08	14.04
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	125.00	87.14	85.00	72.11	70.49	87.82
49) NET INCOME 5-YEARS	93.33	63.54	72.29	38.92	59.30	84.85
50) AVERAGE ASSETS 5-YEARS	42.62	50.30	53.02	53.61	50.22	51.27
Loan Types % Average Loans						
51) REAL ESTATE--RESIDENTIAL	10.19	11.98	10.76	13.55	11.60	8.09
52) REAL ESTATE--OTHER	11.76	14.08	16.82	16.58	16.19	13.67
53) COMMERCIAL AND INDUSTRIAL	18.06	18.92	23.23	22.37	30.19	29.65
54) AGRICULTURAL	11.42	7.45	2.83	3.07	2.95	1.61
55) PERSONAL LOANS	23.60	30.67	25.92	29.61	35.20	32.92
56) ALL OTHER LOANS	3.03	0.35	0.80	1.28	2.54	3.26
Miscellaneous						
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	85.54	87.88	88.02	87.15	87.48	85.68
58) FOREIGN DEPOSITS % TOTAL DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.00
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	1.51	1.56	1.28	1.24	1.51	1.80
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	4.97	9.08	7.51	4.58	6.19	5.72

* DOMESTIC ONLY

North Dakota

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1980 NORTH DAKOTA BASED ON 175 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	9.40	9.86	10.28	10.73	11.17
2) INTEREST EXPENSE	6.21	5.86	5.35	4.85	4.30
3) NET INTEREST MARGIN	3.98	4.43	4.90	5.42	5.98
4) LOAN LOSS PROVISION	0.50	0.26	0.15	0.08	0.04
5) TRUST INCOME	0.01	0.01	0.05	0.29	0.48
6) SERVICE CHARGES ON DEPOSITS*	0.04	0.08	0.15	0.23	0.35
7) OTHER NON-INTEREST INCOME	0.06	0.11	0.18	0.36	0.55
8) SALARIES AND BENEFITS	2.23	1.81	1.49	1.29	1.14
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	0.64	0.44	0.31	0.22	0.15
10) OTHER NON-INTEREST EXPENSE	1.34	0.98	0.82	0.63	0.49
11) TAX EQUIVALENT ADJUSTMENT	0.82	0.69	0.56	0.37	0.18
12) TAX PROVISION	0.85	0.64	0.43	0.24	0.11
13) RETURN ON ASSETS--OPERATING INCOME	0.71	1.10	1.41	1.82	2.14
14) RETURN ON ASSETS--NET INCOME	0.71	1.08	1.40	1.72	2.10
15) RETURN ON EQUITY--NET INCOME	8.83	12.44	15.19	19.28	22.21
Yields and Rates					
16) EFFECTIVE TAX RATE ON OPERATING INCOME	11.02	15.61	22.90	30.37	35.69
17) CASH DIVIDEND AS % OF OPERATING INCOME	6.89	13.29	23.22	41.66	57.08
18) CAPITAL FORMATION RATIO	5.19	8.56	11.38	14.70	17.84
19) OPERATING INCOME PER EMPLOYEE	7636	12285	18000	23166	30222
20) NON-INT. INCOME % NON-INT. EXPENSE	6.77	9.73	13.53	19.21	25.77
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	10.06	10.66	11.30	12.09	12.64
22) YIELD ON LOANS	10.76	11.44	12.13	12.71	13.39
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.66	0.41	0.17	0.03	-0.01
24) LOAN LOSS PROVISION % AVERAGE LOANS	0.89	0.55	0.26	0.14	0.07
25) YIELD ON INVESTMENT SECURITIES (FTE)	7.73	8.53	9.33	9.94	10.45
26) RATE ON TIME AND SAVINGS DEPOSITS	7.05	7.58	8.14	8.53	8.89
27) RATE ON TOTAL INTEREST FUNDS	7.05	7.59	8.17	8.63	9.12
28) BREAK EVEN YIELD	10.58	9.48	8.55	7.89	7.30
Balance Sheet Data					
29) EARNING ASSETS AS % OF ASSETS	85.07	88.55	91.11	93.64	95.05
30) CASH & DUE (NON-INT) % TOTAL ASSETS	10.97	7.82	6.01	4.73	3.90
31) INVESTMENT SECURITIES % TOTAL ASSETS	17.85	23.87	29.08	39.13	47.47
32) LOANS AS % OF TOTAL ASSETS	36.83	44.95	55.25	61.12	65.31
33) RESERVE AS % OF YEAR-END LOANS	0.40	0.77	0.99	1.18	1.56
34) LOANS AS % OF DEPOSITS*	41.11	49.36	62.94	68.48	74.31
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	18.58	20.47	23.92	27.53	30.82
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	11.19	13.45	15.22	17.27	19.47
37) MONEY MARKET CD'S* % TOTAL ASSETS	14.04	17.41	20.61	23.58	26.94
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	0.52	1.23	2.97	6.48	12.22
39) OTHER TIME DEPOSITS % TOTAL ASSETS	15.09	19.49	24.07	27.71	31.97
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	84.77	87.31	89.34	90.54	91.43
41) BORROWINGS AS % OF TOTAL ASSETS	0.19	0.35	0.92	2.72	5.68
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	6.89	7.75	8.76	10.21	12.56
43) LARGE LIABILITY DEPENDENCE	0.00	0.00	0.00	3.92	8.31
44) EMPLOYEES PER MILLION ASSETS	1.24	0.97	0.82	0.70	0.61
Growth Statistics					
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	-25.80	-5.09	19.75	37.30	66.04
46) NET INCOME 1-YEAR	-24.56	-3.57	19.74	38.81	64.70
47) AVERAGE ASSETS 1-YEAR	4.74	9.69	14.37	19.90	27.55
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	14.35	39.86	75.45	134.71	205.63
49) NET INCOME 5-YEARS	7.77	31.20	69.09	120.35	186.62
50) AVERAGE ASSETS 5-YEARS	20.53	31.47	40.69	52.89	68.60
Loan Types % Average Loans					
51) REAL ESTATE--RESIDENTIAL	3.07	5.18	9.74	15.30	22.34
52) REAL ESTATE--OTHER	3.64	6.05	10.53	14.33	20.69
53) COMMERCIAL AND INDUSTRIAL	6.55	12.36	18.00	27.37	35.33
54) AGRICULTURAL	10.85	27.19	42.37	56.38	67.51
55) PERSONAL LOANS	5.66	7.33	10.92	16.16	23.03
56) ALL OTHER LOANS	0.16	0.26	0.44	1.28	2.47
Miscellaneous					
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	84.77	87.31	89.34	90.54	91.43
58) FOREIGN DEPOSITS % TOTAL DEPOSITS					
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	0.60	0.96	1.37	2.07	2.99
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	2.10	3.02	4.53	6.96	10.61

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 175 BANKS IN NORTH DAKOTA

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	9.86	10.30	10.58	10.45	10.24	0.00
2) INTEREST EXPENSE	4.64	5.45	5.65	5.87	5.99	0.00
3) NET INTEREST MARGIN	5.17	4.90	4.96	4.64	4.36	0.00
4) LOAN LOSS PROVISION	0.22	0.13	0.14	0.13	0.54	0.00
5) TRUST INCOME	0.00	0.00	0.02	0.03	0.38	0.00
6) SERVICE CHARGES ON DEPOSITS*	0.11	0.17	0.13	0.16	0.16	0.00
7) OTHER NON-INTEREST INCOME	0.21	0.16	0.18	0.26	0.21	0.00
8) SALARIES AND BENEFITS	1.94	1.42	1.46	1.38	1.49	0.00
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	0.38	0.30	0.26	0.33	0.42	0.00
10) OTHER NON-INTEREST EXPENSE	0.98	0.77	0.81	0.77	0.87	0.00
11) TAX EQUIVALENT ADJUSTMENT	0.35	0.57	0.59	0.62	0.52	0.00
12) TAX PROVISION	0.27	0.41	0.60	0.57	0.16	0.00
13) RETURN ON ASSETS--OPERATING INCOME	1.26	1.44	1.50	1.41	0.88	0.00
14) RETURN ON ASSETS--NET INCOME	1.28	1.46	1.41	1.41	0.88	0.00
15) RETURN ON EQUITY--NET INCOME	12.48	16.27	17.66	15.83	12.20	0.00
Yields and Rates						
16) EFFECTIVE TAX RATE ON OPERATING INCOME	17.04	24.74	27.90	29.16	23.67	0.00
17) CASH DIVIDEND AS % OF OPERATING INCOME	18.84	23.24	24.33	23.37	26.47	0.00
18) CAPITAL FORMATION RATIO	9.70	11.56	11.96	12.45	9.09	0.00
19) OPERATING INCOME PER EMPLOYEE	14485	20333	19255	15653	8664	
20) NON-INT. INCOME % NON-INT. EXPENSE	9.59	12.84	17.28	19.21	13.26	0.00
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	10.92	11.15	11.68	12.09	12.06	0.00
22) YIELD ON LOANS	11.56	11.99	12.39	12.42	12.69	0.00
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.24	0.16	0.11	0.20	0.49	0.00
24) LOAN LOSS PROVISION % AVERAGE LOANS	0.55	0.25	0.24	0.20	0.93	0.00
25) YIELD ON INVESTMENT SECURITIES (FTE)	8.76	9.12	9.44	9.80	10.03	0.00
26) RATE ON TIME AND SAVINGS DEPOSITS	7.48	8.12	8.31	8.41	8.73	0.00
27) RATE ON TOTAL INTEREST FUNDS	7.48	8.14	8.42	8.70	9.18	0.00
28) BREAK EVEN YIELD	8.35	8.46	8.57	9.18	10.65	0.00
Balance Sheet Data						
29) EARNING ASSETS AS % OF ASSETS	90.84	92.06	91.02	87.89	84.00	0.00
30) CASH & DUE (NON-INT) % TOTAL ASSETS	5.96	5.42	6.18	8.99	12.94	0.00
31) INVESTMENT SECURITIES % TOTAL ASSETS	29.54	30.69	28.26	24.06	17.29	0.00
32) LOANS AS % OF TOTAL ASSETS	49.91	55.15	58.10	58.26	64.82	0.00
33) RESERVE AS % OF YEAR-END LOANS	1.06	0.99	0.95	1.02	0.86	0.00
34) LOANS AS % OF DEPOSITS*	56.01	62.54	65.69	65.17	73.44	0.00
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	26.25	22.86	21.86	24.77	24.78	0.00
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	13.60	15.22	15.36	16.06	15.95	0.00
37) MONEY MARKET CD'S* % TOTAL ASSETS	17.76	21.75	22.13	19.82	17.79	0.00
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	2.79	2.34	3.64	7.80	13.06	0.00
39) OTHER TIME DEPOSITS % TOTAL ASSETS	25.34	25.34	23.04	21.02	16.15	0.00
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	88.85	89.79	88.87	88.09	86.05	0.00
41) BORROWINGS AS % OF TOTAL ASSETS	0.64	0.51	0.90	1.68	4.08	0.00
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	10.55	8.57	8.04	7.79	6.56	0.00
43) LARGE LIABILITY DEPENDENCE	0.00	0.00	1.22	5.41	8.31	0.00
44) EMPLOYEES PER MILLION ASSETS	1.00	0.75	0.75	0.89	0.86	0.00
Growth Statistics						
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	28.97	18.34	22.29	20.64	2.10	0.00
46) NET INCOME 1-YEAR	24.67	17.64	20.13	21.49	3.03	0.00
47) AVERAGE ASSETS 1-YEAR	13.44	15.31	14.92	12.17	8.28	0.00
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	53.33	89.53	60.40	81.02	27.29	0.00
49) NET INCOME 5-YEARS	50.00	73.79	56.65	73.36	26.33	0.00
50) AVERAGE ASSETS 5-YEARS	34.21	40.46	44.10	54.01	40.83	0.00
Loan Types % Average Loans						
51) REAL ESTATE--RESIDENTIAL	4.90	9.83	10.43	11.80	16.78	0.00
52) REAL ESTATE--OTHER	6.47	10.02	11.78	13.84	10.53	0.00
53) COMMERCIAL AND INDUSTRIAL	16.29	16.04	19.09	28.65	32.89	0.00
54) AGRICULTURAL	53.00	45.62	37.86	18.80	9.88	0.00
55) PERSONAL LOANS	11.60	9.18	10.71	16.78	21.91	0.00
56) ALL OTHER LOANS	0.35	0.56	0.45	0.29	1.28	0.00
Miscellaneous						
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	88.85	89.79	88.87	88.09	86.05	0.00
58) FOREIGN DEPOSITS % TOTAL DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.00
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	1.39	1.37	1.39	1.26	1.25	0.00
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	4.31	4.56	4.62	6.28	3.65	0.00

* DOMESTIC ONLY

Ohio

PROFIT DISTRIBUTION PROFILE 1980 OHIO BASED ON 384 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	9.05	9.49	9.92	10.36	10.79
2) INTEREST EXPENSE	6.27	5.81	5.45	4.91	4.17
3) NET INTEREST MARGIN	3.66	4.06	4.49	5.08	5.83
4) LOAN LOSS PROVISION	0.50	0.33	0.21	0.11	0.05
5) TRUST INCOME	0.04	0.08	0.16	0.27	0.38
6) SERVICE CHARGES ON DEPOSITS*	0.06	0.11	0.19	0.29	0.40
7) OTHER NON-INTEREST INCOME	0.06	0.10	0.17	0.25	0.35
8) SALARIES AND BENEFITS	1.98	1.67	1.42	1.16	0.99
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	0.67	0.51	0.36	0.26	0.19
10) OTHER NON-INTEREST EXPENSE	1.48	1.14	0.94	0.79	0.66
11) TAX EQUIVALENT ADJUSTMENT	0.93	0.74	0.59	0.43	0.23
12) TAX PROVISION	0.66	0.43	0.21	0.07	-0.02
13) RETURN ON ASSETS--OPERATING INCOME	0.59	0.85	1.07	1.38	1.72
14) RETURN ON ASSETS--NET INCOME	0.60	0.85	1.08	1.35	1.69
15) RETURN ON EQUITY--NET INCOME	6.91	10.12	12.43	14.75	16.66
Yields and Rates					
16) EFFECTIVE TAX RATE ON OPERATING INCOME	-2.99	6.08	15.47	25.40	33.81
17) CASH DIVIDEND AS % OF OPERATING INCOME	10.10	17.80	29.94	41.97	55.67
18) CAPITAL FORMATION RATIO	2.69	6.19	8.50	11.05	13.25
19) OPERATING INCOME PER EMPLOYEE	4996	7564	11353	15400	20250
20) NON-INT. INCOME % NON-INT. EXPENSE	8.00	10.81	14.00	19.04	24.73
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	9.99	10.46	11.05	11.74	12.28
22) YIELD ON LOANS	10.23	10.80	11.51	12.36	13.10
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.94	0.60	0.34	0.16	0.07
24) LOAN LOSS PROVISION % AVERAGE LOANS	0.97	0.60	0.38	0.21	0.10
25) YIELD ON INVESTMENT SECURITIES (FTE)	8.24	8.80	9.39	9.99	10.53
26) RATE ON TIME AND SAVINGS DEPOSITS	6.82	7.35	7.84	8.17	8.49
27) RATE ON TOTAL INTEREST FUNDS	6.84	7.45	7.96	8.38	8.90
28) BREAK EVEN YIELD	10.26	9.57	8.94	8.25	7.63
Balance Sheet Data					
29) EARNING ASSETS AS % OF ASSETS	84.72	87.40	89.72	91.84	93.54
30) CASH & DUE (NON-INT) % TOTAL ASSETS	11.28	9.23	7.44	5.95	4.91
31) INVESTMENT SECURITIES % TOTAL ASSETS	19.37	23.50	28.05	33.55	40.33
32) LOANS AS % OF TOTAL ASSETS	42.75	48.95	53.93	59.60	62.84
33) RESERVE AS % OF YEAR-END LOANS	0.52	0.71	0.98	1.15	1.43
34) LOANS AS % OF DEPOSITS*	48.74	55.62	62.89	68.10	71.95
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	14.80	17.73	21.30	25.77	30.87
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	15.44	19.26	22.77	27.33	33.31
37) MONEY MARKET CD'S* % TOTAL ASSETS	10.48	14.43	18.18	21.40	24.27
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	1.09	2.73	5.27	8.62	12.45
39) OTHER TIME DEPOSITS % TOTAL ASSETS	7.45	12.15	17.40	22.58	26.67
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	80.84	85.61	88.19	89.97	91.15
41) BORROWINGS AS % OF TOTAL ASSETS	0.28	0.71	2.12	5.18	9.90
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	6.89	7.75	8.66	10.12	12.04
43) LARGE LIABILITY DEPENDENCE	0.00	0.00	0.00	5.11	11.36
44) EMPLOYEES PER MILLION ASSETS	1.42	1.22	1.00	0.83	0.64
Growth Statistics					
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	-32.60	-12.30	2.92	15.39	39.44
46) NET INCOME 1-YEAR	-35.34	-10.86	4.68	17.94	40.35
47) AVERAGE ASSETS 1-YEAR	3.01	8.07	12.50	17.18	23.55
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	0.66	33.01	67.08	111.29	184.52
49) NET INCOME 5-YEARS	-0.34	30.29	59.17	100.62	169.68
50) AVERAGE ASSETS 5-YEARS	22.47	34.49	46.44	58.39	74.86
Loan Types % Average Loans					
51) REAL ESTATE--RESIDENTIAL	13.63	20.32	29.93	39.82	47.19
52) REAL ESTATE--OTHER	5.13	9.51	13.69	18.70	23.45
53) COMMERCIAL AND INDUSTRIAL	3.83	7.17	12.60	20.28	29.00
54) AGRICULTURAL	0.19	0.90	4.65	10.83	20.40
55) PERSONAL LOANS	14.11	18.40	24.32	33.02	41.74
56) ALL OTHER LOANS	0.08	0.25	0.89	2.32	4.96
Miscellaneous					
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	81.03	85.61	88.19	89.97	91.15
58) FOREIGN DEPOSITS % TOTAL DEPOSITS					
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	1.02	1.58	2.27	3.38	4.86
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	0.58	1.36	3.29	5.68	8.27

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 384 BANKS IN OHIO

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	9.37	9.73	9.99	10.18	10.04	10.09
2) INTEREST EXPENSE	4.37	5.13	5.55	5.61	5.59	5.69
3) NET INTEREST MARGIN	5.17	4.50	4.42	4.40	4.39	4.18
4) LOAN LOSS PROVISION	0.28	0.21	0.20	0.17	0.21	0.25
5) TRUST INCOME	0.04	7.37	0.05	0.10	0.15	0.30
6) SERVICE CHARGES ON DEPOSITS*	0.18	0.13	0.17	0.21	0.24	0.24
7) OTHER NON-INTEREST INCOME	0.18	0.16	0.16	0.12	0.16	0.34
8) SALARIES AND BENEFITS	1.68	1.31	1.36	1.30	1.52	1.67
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	0.38	0.30	0.35	0.35	0.50	0.43
10) OTHER NON-INTEREST EXPENSE	1.09	0.94	0.88	0.93	0.94	1.00
11) TAX EQUIVALENT ADJUSTMENT	0.35	0.52	0.57	0.64	0.66	0.68
12) TAX PROVISION	0.34	0.30	0.15	0.14	0.15	0.11
13) RETURN ON ASSETS--OPERATING INCOME	1.34	1.19	1.04	1.07	0.96	1.06
14) RETURN ON ASSETS--NET INCOME	1.25	1.21	1.07	1.05	0.95	0.97
15) RETURN ON EQUITY--NET INCOME	10.59	12.54	12.41	12.63	12.38	14.31
Yields and Rates						
16) EFFECTIVE TAX RATE ON OPERATING INCOME	20.95	19.91	13.94	11.95	11.17	10.09
17) CASH DIVIDEND AS % OF OPERATING INCOME	18.60	21.42	24.15	33.43	39.25	47.32
18) CAPITAL FORMATION RATIO	7.72	9.94	9.23	8.41	7.42	6.47
19) OPERATING INCOME PER EMPLOYEE	11729	12901	10888	11720	9334	11099
20) NON-INT. INCOME % NON-INT. EXPENSE	11.74	12.58	12.90	14.21	17.83	31.30
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	10.36	10.59	11.04	11.40	11.32	12.07
22) YIELD ON LOANS	10.87	11.06	11.53	11.85	11.96	13.05
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.54	0.31	0.33	0.30	0.34	0.44
24) LOAN LOSS PROVISION % AVERAGE LOANS	0.57	0.40	0.37	0.35	0.36	0.46
25) YIELD ON INVESTMENT SECURITIES (FTE)	8.53	8.98	9.39	9.81	9.64	10.02
26) RATE ON TIME AND SAVINGS DEPOSITS	7.13	7.48	8.02	8.10	8.01	8.45
27) RATE ON TOTAL INTEREST FUNDS	7.14	7.49	8.08	8.30	8.31	9.44
28) BREAK EVEN YIELD	7.91	8.33	8.93	9.23	9.29	9.83
Balance Sheet Data						
29) EARNING ASSETS AS % OF ASSETS	90.02	91.75	90.23	88.85	88.71	84.15
30) CASH & DUE (NON-INT) % TOTAL ASSETS	7.57	6.39	6.76	7.89	8.39	10.71
31) INVESTMENT SECURITIES % TOTAL ASSETS	29.40	28.33	28.09	28.88	26.82	24.19
32) LOANS AS % OF TOTAL ASSETS	51.70	54.45	54.29	53.40	55.20	52.44
33) RESERVE AS % OF YEAR-END LOANS	0.98	0.87	0.97	0.99	1.01	1.15
34) LOANS AS % OF DEPOSITS*	58.91	61.43	61.59	62.94	65.32	66.65
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	27.04	20.58	20.05	20.83	22.12	25.11
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	23.22	23.55	22.79	21.34	23.50	18.78
37) MONEY MARKET CD'S* % TOTAL ASSETS	16.90	20.21	19.89	18.46	16.89	9.10
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	2.61	3.64	4.46	7.03	6.80	11.43
39) OTHER TIME DEPOSITS % TOTAL ASSETS	20.32	20.10	17.48	17.46	14.47	6.32
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	88.69	89.48	89.25	86.55	85.97	74.52
41) BORROWINGS AS % OF TOTAL ASSETS	1.10	0.78	1.14	2.92	4.67	12.87
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	10.67	9.39	8.47	8.15	8.16	8.32
43) LARGE LIABILITY DEPENDENCE	0.00	0.00	0.00	4.06	1.76	12.36
44) EMPLOYEES PER MILLION ASSETS	1.18	0.91	0.98	0.96	1.07	1.09
Growth Statistics						
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	-5.71	-1.16	5.33	5.09	4.30	2.90
46) NET INCOME 1-YEAR	-5.60	1.37	7.61	6.44	4.71	5.87
47) AVERAGE ASSETS 1-YEAR	8.47	13.06	12.92	14.72	11.17	10.24
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	93.33	66.91	67.00	66.28	60.65	57.92
49) NET INCOME 5-YEARS	84.61	59.85	59.87	59.12	56.85	54.86
50) AVERAGE ASSETS 5-YEARS	34.38	46.44	50.95	49.40	43.05	44.01
Loan Types % Average Loans						
51) REAL ESTATE--RESIDENTIAL	33.70	34.37	30.27	28.51	26.42	17.08
52) REAL ESTATE--OTHER	10.08	13.18	12.30	15.47	16.00	11.95
53) COMMERCIAL AND INDUSTRIAL	9.56	7.07	11.85	15.67	18.52	33.77
54) AGRICULTURAL	9.02	10.12	5.07	3.46	0.61	0.12
55) PERSONAL LOANS	23.72	21.69	25.22	23.12	31.88	30.01
56) ALL OTHER LOANS	0.93	0.73	0.88	0.79	0.91	3.32
Miscellaneous						
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	88.69	89.48	89.25	86.55	85.97	76.85
58) FOREIGN DEPOSITS % TOTAL DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.00
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	2.86	2.62	2.20	2.24	2.19	1.78
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	1.76	2.01	3.45	3.84	3.63	4.23

* DOMESTIC ONLY

PROFIT DISTRIBUTION PROFILE 1980 OKLAHOMA BASED ON 495 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	9.58	10.13	10.74	11.34	11.81
2) INTEREST EXPENSE	6.46	5.91	5.35	4.60	3.82
3) NET INTEREST MARGIN	4.18	4.79	5.43	6.11	6.91
4) LOAN LOSS PROVISION	0.86	0.51	0.29	0.13	0.06
5) TRUST INCOME	0.01	0.03	0.06	0.12	0.26
6) SERVICE CHARGES ON DEPOSITS*	0.10	0.18	0.31	0.53	0.86
7) OTHER NON-INTEREST INCOME	0.06	0.10	0.19	0.36	0.65
8) SALARIES AND BENEFITS	2.56	2.03	1.62	1.30	1.08
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	0.68	0.50	0.35	0.26	0.17
10) OTHER NON-INTEREST EXPENSE	1.77	1.33	1.01	0.75	0.57
11) TAX EQUIVALENT ADJUSTMENT	1.14	0.91	0.64	0.37	0.15
12) TAX PROVISION	0.98	0.71	0.41	0.19	0.07
13) RETURN ON ASSETS--OPERATING INCOME	0.79	1.20	1.58	1.97	2.34
14) RETURN ON ASSETS--NET INCOME	0.78	1.17	1.53	1.91	2.34
15) RETURN ON EQUITY--NET INCOME	9.16	14.34	18.20	21.80	25.11
Yields and Rates					
16) EFFECTIVE TAX RATE ON OPERATING INCOME	5.31	12.06	20.00	28.76	34.64
17) CASH DIVIDEND AS % OF OPERATING INCOME	6.84	11.84	23.00	39.47	62.11
18) CAPITAL FORMATION RATIO	5.01	9.65	13.66	17.99	21.92
19) OPERATING INCOME PER EMPLOYEE	5818	10269	14777	20750	27625
20) NON-INT. INCOME % NON-INT. EXPENSE	9.61	14.21	19.82	26.08	32.88
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	10.86	11.66	12.38	13.17	13.90
22) YIELD ON LOANS	11.94	12.74	13.48	14.23	14.79
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.46	0.78	0.43	0.16	0.03
24) LOAN LOSS PROVISION % AVERAGE LOANS	1.63	0.94	0.58	0.27	0.13
25) YIELD ON INVESTMENT SECURITIES (FTE)	7.92	8.64	9.32	10.02	10.71
26) RATE ON TIME AND SAVINGS DEPOSITS	7.38	8.18	8.77	9.26	9.90
27) RATE ON TOTAL INTEREST FUNDS	7.40	8.19	8.79	9.35	9.93
28) BREAK EVEN YIELD	11.60	10.24	9.29	8.38	7.42
Balance Sheet Data					
29) EARNING ASSETS AS % OF ASSETS	80.13	84.38	87.70	89.90	91.51
30) CASH & DUE (NON-INT) % TOTAL ASSETS	15.43	11.41	9.06	6.90	5.75
31) INVESTMENT SECURITIES % TOTAL ASSETS	15.71	21.12	27.39	33.81	42.06
32) LOANS AS % OF TOTAL ASSETS	34.00	43.26	51.27	57.33	61.23
33) RESERVE AS % OF YEAR-END LOANS	0.40	0.65	0.93	1.15	1.35
34) LOANS AS % OF DEPOSITS*	38.03	49.59	57.60	64.79	69.39
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	21.60	25.21	29.23	34.12	40.51
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	5.99	8.59	12.35	15.36	18.55
37) MONEY MARKET CD'S* % TOTAL ASSETS	10.78	15.92	21.73	27.66	33.60
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	2.58	5.44	10.26	17.50	25.66
39) OTHER TIME DEPOSITS % TOTAL ASSETS	3.97	7.36	11.81	15.81	19.75
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	85.50	88.20	89.66	90.67	91.62
41) BORROWINGS AS % OF TOTAL ASSETS	0.10	0.30	0.68	2.02	5.37
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	6.63	7.50	8.50	9.78	11.67
43) LARGE LIABILITY DEPENDENCE	0.00	0.00	3.09	11.88	23.35
44) EMPLOYEES PER MILLION ASSETS	1.76	1.37	1.04	0.81	0.68
Growth Statistics					
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	-23.99	4.55	22.84	44.73	82.14
46) NET INCOME 1-YEAR	-21.59	4.20	23.76	47.59	88.33
47) AVERAGE ASSETS 1-YEAR	6.50	14.01	21.63	29.01	38.03
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	31.15	79.06	137.00	238.38	N/A
49) NET INCOME 5-YEARS	23.55	69.45	122.47	216.26	N/A
50) AVERAGE ASSETS 5-YEARS	35.56	51.84	67.67	88.01	110.56
Loan Types % Average Loans					
51) REAL ESTATE--RESIDENTIAL	2.53	5.21	10.16	17.09	25.64
52) REAL ESTATE--OTHER	3.26	6.70	12.00	18.74	24.30
53) COMMERCIAL AND INDUSTRIAL	7.48	13.27	21.51	31.31	42.27
54) AGRICULTURAL	0.74	4.16	14.11	36.00	53.79
55) PERSONAL LOANS	11.28	15.51	21.77	29.01	37.00
56) ALL OTHER LOANS	0.08	0.27	1.00	3.09	7.08
Miscellaneous					
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	85.50	88.20	89.66	90.67	91.62
58) FOREIGN DEPOSITS % TOTAL DEPOSITS					
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	0.30	0.91	1.82	3.41	5.09
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	2.42	4.62	7.31	11.51	16.47

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 495 BANKS IN OKLAHOMA

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	10.59	10.77	10.74	11.13	10.61	10.34
2) INTEREST EXPENSE	4.70	5.25	5.48	5.63	5.99	6.69
3) NET INTEREST MARGIN	5.77	5.58	5.22	5.30	4.74	3.83
4) LOAN LOSS PROVISION	0.36	0.27	0.25	0.33	0.30	0.26
5) TRUST INCOME	0.01	0.00	0.03	0.04	0.07	0.21
6) SERVICE CHARGES ON DEPOSITS*	0.35	0.29	0.31	0.43	0.28	0.09
7) OTHER NON-INTEREST INCOME	0.23	0.17	0.20	0.16	0.16	0.66
8) SALARIES AND BENEFITS	2.04	1.59	1.49	1.48	1.28	1.36
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	0.41	0.32	0.34	0.37	0.31	0.48
10) OTHER NON-INTEREST EXPENSE	1.21	1.03	0.91	1.02	0.73	0.90
11) TAX EQUIVALENT ADJUSTMENT	0.35	0.58	0.75	0.85	0.74	0.54
12) TAX PROVISION	0.44	0.44	0.45	0.31	0.25	0.20
13) RETURN ON ASSETS--OPERATING INCOME	1.65	1.66	1.58	1.51	1.34	0.85
14) RETURN ON ASSETS--NET INCOME	1.64	1.60	1.53	1.47	1.33	0.89
15) RETURN ON EQUITY--NET INCOME	16.75	18.65	19.09	18.20	18.05	15.26
Yields and Rates						
16) EFFECTIVE TAX RATE ON OPERATING INCOME	21.90	21.31	22.59	14.35	14.58	16.73
17) CASH DIVIDEND AS % OF OPERATING INCOME	24.28	23.80	19.12	20.12	26.21	30.90
18) CAPITAL FORMATION RATIO	12.85	14.16	13.94	14.10	13.89	10.75
19) OPERATING INCOME PER EMPLOYEE	11535	15418	16590	15923	15979	11495
20) NON-INT. INCOME % NON-INT. EXPENSE	16.11	19.47	21.37	22.82	22.66	32.35
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.20	12.33	12.38	12.60	12.62	13.24
22) YIELD ON LOANS	13.25	13.33	13.40	13.71	13.75	14.79
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.47	0.43	0.38	0.45	0.36	0.09
24) LOAN LOSS PROVISION % AVERAGE LOANS	0.74	0.52	0.49	0.61	0.62	0.55
25) YIELD ON INVESTMENT SECURITIES (FTE)	8.98	9.17	9.40	9.67	9.83	10.07
26) RATE ON TIME AND SAVINGS DEPOSITS	8.32	8.50	8.93	9.14	9.52	10.90
27) RATE ON TOTAL INTEREST FUNDS	8.34	8.54	8.96	9.24	9.74	11.85
28) BREAK EVEN YIELD	9.51	9.16	8.99	9.32	9.69	11.18
Balance Sheet Data						
29) EARNING ASSETS AS % OF ASSETS	87.50	87.98	88.35	87.78	86.19	78.36
30) CASH & DUE (NON-INT) % TOTAL ASSETS	8.95	9.01	8.59	9.03	10.08	16.03
31) INVESTMENT SECURITIES % TOTAL ASSETS	26.01	26.95	28.33	27.88	26.58	19.76
32) LOANS AS % OF TOTAL ASSETS	48.51	50.71	52.30	53.56	53.17	48.34
33) RESERVE AS % OF YEAR-END LOANS	0.79	0.86	1.00	1.03	1.11	1.51
34) LOANS AS % OF DEPOSITS*	55.07	56.69	58.52	60.99	61.45	65.50
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	32.19	28.20	28.87	28.48	28.09	33.64
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	12.46	12.33	12.81	12.32	11.78	3.69
37) MONEY MARKET CD'S* % TOTAL ASSETS	23.49	24.05	22.52	18.22	15.83	2.75
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	7.76	7.00	12.15	17.52	20.27	30.70
39) OTHER TIME DEPOSITS % TOTAL ASSETS	11.82	13.18	11.81	10.61	8.49	3.09
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	89.59	90.02	89.78	89.12	87.75	75.56
41) BORROWINGS AS % OF TOTAL ASSETS	0.78	0.36	0.54	0.73	2.86	14.72
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	9.38	8.54	8.05	8.28	6.73	5.77
43) LARGE LIABILITY DEPENDENCE	0.00	0.00	6.10	12.06	16.13	35.86
44) EMPLOYEES PER MILLION ASSETS	1.40	1.05	0.93	0.94	0.79	0.69
Growth Statistics						
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	23.20	19.74	24.82	24.52	20.66	26.15
46) NET INCOME 1-YEAR	22.86	20.63	24.82	25.99	24.50	34.14
47) AVERAGE ASSETS 1-YEAR	17.00	23.70	20.94	21.12	27.19	22.35
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	156.89	141.11	135.50	124.11	127.43	118.68
49) NET INCOME 5-YEARS	143.63	130.43	112.57	106.88	124.61	116.24
50) AVERAGE ASSETS 5-YEARS	57.41	67.98	72.92	64.32	77.69	59.24
Loan Types % Average Loans						
51) REAL ESTATE--RESIDENTIAL	9.11	8.99	12.31	10.77	10.17	7.92
52) REAL ESTATE--OTHER	9.17	10.11	13.74	19.02	18.72	13.10
53) COMMERCIAL AND INDUSTRIAL	14.97	18.89	23.71	29.56	37.41	42.21
54) AGRICULTURAL	22.78	17.46	12.39	4.70	2.80	1.62
55) PERSONAL LOANS	26.82	22.13	19.77	19.68	21.52	13.39
56) ALL OTHER LOANS	0.98	1.12	0.88	0.61	2.27	13.20
Miscellaneous						
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	89.59	90.02	89.78	89.12	87.75	77.58
58) FOREIGN DEPOSITS % TOTAL DEPOSITS	0.00	0.00	0.00	0.00	0.00	1.49
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	2.41	1.87	2.03	1.43	0.85	2.47
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	7.35	6.47	6.95	8.59	8.96	14.49

* DOMESTIC ONLY

Oregon

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1980 OREGON BASED ON 80 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	9.37	10.12	10.71	11.21	11.98
2) INTEREST EXPENSE	6.34	5.85	5.24	4.60	3.21
3) NET INTEREST MARGIN	3.93	4.72	5.38	6.08	6.76
4) LOAN LOSS PROVISION	0.81	0.39	0.25	0.17	0.05
5) TRUST INCOME	0.05	0.07	0.15	0.22	2.50
6) SERVICE CHARGES ON DEPOSITS*	0.17	0.34	0.55	0.74	0.90
7) OTHER NON-INTEREST INCOME	0.12	0.19	0.25	0.37	0.65
8) SALARIES AND BENEFITS	3.60	2.82	2.41	2.01	1.78
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	1.25	0.98	0.66	0.48	0.33
10) OTHER NON-INTEREST EXPENSE	2.93	2.04	1.49	1.20	0.83
11) TAX EQUIVALENT ADJUSTMENT	0.95	0.70	0.51	0.30	0.06
12) TAX PROVISION	0.54	0.37	0.22	0.06	-0.01
13) RETURN ON ASSETS--OPERATING INCOME	-0.87	0.30	0.81	1.07	1.50
14) RETURN ON ASSETS--NET INCOME	-0.73	0.43	0.90	1.07	1.50
15) RETURN ON EQUITY--NET INCOME	-5.35	3.34	10.22	13.41	18.02
Yields and Rates					
16) EFFECTIVE TAX RATE ON OPERATING INCOME	4.16	7.80	20.34	29.88	35.67
17) CASH DIVIDEND AS % OF OPERATING INCOME	8.64	14.20	25.74	39.27	47.34
18) CAPITAL FORMATION RATIO	-5.35	1.63	7.92	11.35	14.83
19) OPERATING INCOME PER EMPLOYEE	-4562	1461	5088	7111	11724
20) NON-INT. INCOME % NON-INT. EXPENSE	9.65	14.14	18.33	23.06	29.62
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	10.78	11.55	12.49	13.50	14.85
22) YIELD ON LOANS	11.15	12.04	12.82	13.76	14.86
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.19	0.67	0.31	0.09	0.03
24) LOAN LOSS PROVISION % AVERAGE LOANS	1.37	0.67	0.43	0.29	0.10
25) YIELD ON INVESTMENT SECURITIES (FTE)	8.60	9.14	9.85	10.40	11.97
26) RATE ON TIME AND SAVINGS DEPOSITS	7.74	8.22	8.67	9.16	9.71
27) RATE ON TOTAL INTEREST FUNDS	6.89	8.23	8.71	9.14	9.80
28) BREAK EVEN YIELD	14.13	12.41	11.00	9.80	8.57
Balance Sheet Data					
29) EARNING ASSETS AS % OF ASSETS	75.75	81.60	85.57	88.32	92.41
30) CASH & DUE (NON-INT) % TOTAL ASSETS	13.15	10.89	8.43	6.48	4.89
31) INVESTMENT SECURITIES % TOTAL ASSETS	5.16	9.13	16.70	24.81	31.82
32) LOANS AS % OF TOTAL ASSETS	46.03	52.23	58.89	63.81	68.67
33) RESERVE AS % OF YEAR-END LOANS	0.12	0.24	0.63	0.90	1.12
34) LOANS AS % OF DEPOSITS*	55.04	64.91	71.10	76.44	82.67
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	17.53	22.77	26.08	29.28	35.70
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	9.00	14.20	19.09	23.09	26.20
37) MONEY MARKET CD'S* % TOTAL ASSETS	7.52	10.49	15.14	19.20	22.22
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	5.89	8.74	14.24	20.78	28.04
39) OTHER TIME DEPOSITS % TOTAL ASSETS	1.84	3.26	6.09	9.97	13.28
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	70.20	80.00	86.26	89.67	91.34
41) BORROWINGS AS % OF TOTAL ASSETS	0.66	1.18	2.52	5.35	7.18
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	5.66	6.66	8.46	15.05	26.36
43) LARGE LIABILITY DEPENDENCE	0.00	0.00	7.09	14.59	20.05
44) EMPLOYEES PER MILLION ASSETS	2.65	2.12	1.65	1.30	1.12
Growth Statistics					
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	-88.57	-28.17	-1.85	29.87	105.35
46) NET INCOME 1-YEAR	-88.57	-28.17	2.40	32.89	135.71
47) AVERAGE ASSETS 1-YEAR	3.55	10.24	20.83	45.71	95.08
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	-7.35	30.76	62.34	167.44	N/A
49) NET INCOME 5-YEARS	-7.76	24.03	57.25	123.86	N/A
50) AVERAGE ASSETS 5-YEARS	36.91	50.94	79.09	113.43	168.35
Loan Types % Average Loans					
51) REAL ESTATE--RESIDENTIAL	0.95	3.17	10.79	20.26	29.09
52) REAL ESTATE--OTHER	2.75	6.59	12.87	17.14	22.15
53) COMMERCIAL AND INDUSTRIAL	22.09	31.31	43.92	59.23	71.91
54) AGRICULTURAL	0.03	0.46	2.25	9.16	16.50
55) PERSONAL LOANS	7.61	13.60	18.77	24.84	31.38
56) ALL OTHER LOANS	0.16	0.43	1.24	3.33	9.19
Miscellaneous					
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	70.20	80.00	86.26	89.67	91.34
58) FOREIGN DEPOSITS % TOTAL DEPOSITS					
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	0.14	0.53	1.22	2.13	3.43
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	2.72	4.89	9.30	15.64	26.37

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 80 BANKS IN OREGON

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	10.47	10.83	10.87	10.39	10.99	10.65
2) INTEREST EXPENSE	4.52	5.20	5.70	5.85	5.59	6.24
3) NET INTEREST MARGIN	5.69	5.65	5.17	4.71	5.29	4.72
4) LOAN LOSS PROVISION	0.23	0.32	0.18	0.19	0.33	0.26
5) TRUST INCOME	0.00	0.00	1.36	0.00	0.08	0.15
6) SERVICE CHARGES ON DEPOSITS*	0.66	0.54	0.47	0.61	0.66	0.42
7) OTHER NON-INTEREST INCOME	0.30	0.23	0.21	0.29	0.28	0.30
8) SALARIES AND BENEFITS	2.95	2.29	2.11	2.01	2.55	1.91
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	0.95	0.75	0.51	0.60	0.63	0.50
10) OTHER NON-INTEREST EXPENSE	2.34	1.58	1.29	0.86	1.39	0.87
11) TAX EQUIVALENT ADJUSTMENT	0.23	0.39	0.48	0.61	0.60	0.65
12) TAX PROVISION	0.07	0.28	0.25	0.00	0.12	0.04
13) RETURN ON ASSETS--OPERATING INCOME	-0.27	0.97	0.99	0.69	0.90	0.67
14) RETURN ON ASSETS--NET INCOME	0.08	0.97	0.99	0.69	0.89	0.67
15) RETURN ON EQUITY--NET INCOME	0.51	10.14	13.41	11.88	13.80	13.23
Yields and Rates						
16) EFFECTIVE TAX RATE ON OPERATING INCOME	26.36	21.91	24.15	1.28	18.24	6.62
17) CASH DIVIDEND AS % OF OPERATING INCOME	8.64	14.20	26.25	28.54	26.22	39.27
18) CAPITAL FORMATION RATIO	0.51	9.17	11.75	9.48	9.25	10.43
19) OPERATING INCOME PER EMPLOYEE	-1216	5714	6283	5009	5504	6757
20) NON-INT. INCOME % NON-INT. EXPENSE	15.50	16.61	18.90	23.52	21.66	29.28
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.73	12.99	11.79	11.88	12.58	12.61
22) YIELD ON LOANS	12.82	13.07	12.29	12.68	13.16	13.25
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.19	0.42	0.22	0.15	0.38	0.35
24) LOAN LOSS PROVISION % AVERAGE LOANS	0.51	0.57	0.31	0.36	0.50	0.43
25) YIELD ON INVESTMENT SECURITIES (FTE)	9.80	9.79	9.94	9.30	10.09	10.30
26) RATE ON TIME AND SAVINGS DEPOSITS	8.65	8.64	8.57	8.37	8.68	9.30
27) RATE ON TOTAL INTEREST FUNDS	8.48	8.50	8.83	8.58	8.77	10.02
28) BREAK EVEN YIELD	12.79	11.28	9.59	10.16	10.66	10.77
Balance Sheet Data						
29) EARNING ASSETS AS % OF ASSETS	82.48	83.72	88.73	88.01	87.38	84.51
30) CASH & DUE (NON-INT) % TOTAL ASSETS	9.39	9.21	6.93	8.10	7.79	11.05
31) INVESTMENT SECURITIES % TOTAL ASSETS	11.00	13.09	24.81	27.99	20.76	16.92
32) LOANS AS % OF TOTAL ASSETS	54.58	58.69	59.16	59.03	62.52	56.72
33) RESERVE AS % OF YEAR-END LOANS	0.20	0.44	0.82	0.78	0.70	0.91
34) LOANS AS % OF DEPOSITS*	72.18	72.49	67.48	68.35	70.74	72.02
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	25.89	25.61	27.26	25.31	27.46	25.98
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	13.35	19.12	22.40	22.51	22.52	17.84
37) MONEY MARKET CD'S* % TOTAL ASSETS	11.37	15.01	16.82	18.63	16.63	10.05
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	14.95	15.20	14.17	12.78	12.85	16.23
39) OTHER TIME DEPOSITS % TOTAL ASSETS	3.61	4.34	7.90	8.64	8.13	7.21
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	72.52	84.66	89.93	89.51	88.65	79.63
41) BORROWINGS AS % OF TOTAL ASSETS	2.85	2.64	1.86	1.80	2.24	9.73
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	23.14	10.79	7.22	7.28	5.71	5.66
43) LARGE LIABILITY DEPENDENCE	0.00	7.73	9.33	7.33	8.12	17.30
44) EMPLOYEES PER MILLION ASSETS	2.35	1.65	1.27	1.30	1.70	1.22
Growth Statistics						
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	-34.22	19.82	-1.85	-17.43	2.26	3.77
46) NET INCOME 1-YEAR	-15.46	20.83	4.95	-12.10	3.52	6.55
47) AVERAGE ASSETS 1-YEAR	45.39	37.34	18.34	11.14	10.01	10.06
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	202.97	138.89	96.34	14.18	57.21	72.30
49) NET INCOME 5-YEARS	124.86	88.61	96.34	5.42	64.12	69.48
50) AVERAGE ASSETS 5-YEARS	103.51	83.14	79.09	74.78	76.46	50.94
Loan Types % Average Loans						
51) REAL ESTATE--RESIDENTIAL	3.38	8.74	15.62	20.26	13.12	16.34
52) REAL ESTATE--OTHER	10.60	10.45	11.98	20.44	18.65	12.98
53) COMMERCIAL AND INDUSTRIAL	57.73	45.16	32.82	32.92	31.02	34.12
54) AGRICULTURAL	1.40	5.21	1.48	2.25	6.18	3.11
55) PERSONAL LOANS	16.91	18.47	23.38	18.44	25.52	18.81
56) ALL OTHER LOANS	2.98	0.83	1.79	0.56	3.86	2.30
Miscellaneous						
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	72.52	84.66	89.93	89.51	88.65	79.63
58) FOREIGN DEPOSITS % TOTAL DEPOSITS	0.00	0.00	0.00	0.00	0.00	1.71
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	0.53	1.11	1.40	1.72	1.39	1.91
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	7.60	11.93	9.43	8.89	10.64	7.41

* DOMESTIC ONLY

Pennsylvania

PROFIT DISTRIBUTION PROFILE 1980 PENNSYLVANIA BASED ON 355 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	8.84	9.17	9.52	9.95	10.33
2) INTEREST EXPENSE	6.23	5.90	5.51	4.89	4.21
3) NET INTEREST MARGIN	3.38	3.74	4.13	4.55	5.08
4) LOAN LOSS PROVISION	0.38	0.25	0.14	0.06	0.03
5) TRUST INCOME	0.02	0.06	0.10	0.17	0.27
6) SERVICE CHARGES ON DEPOSITS*	0.03	0.05	0.08	0.14	0.21
7) OTHER NON-INTEREST INCOME	0.06	0.09	0.13	0.20	0.32
8) SALARIES AND BENEFITS	1.76	1.52	1.32	1.08	0.93
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	0.59	0.49	0.38	0.28	0.19
10) OTHER NON-INTEREST EXPENSE	1.06	0.90	0.73	0.64	0.55
11) TAX EQUIVALENT ADJUSTMENT	0.92	0.77	0.59	0.45	0.24
12) TAX PROVISION	0.51	0.28	0.11	0.01	-0.10
13) RETURN ON ASSETS--OPERATING INCOME	0.60	0.85	1.04	1.28	1.59
14) RETURN ON ASSETS--NET INCOME	0.60	0.84	1.03	1.27	1.58
15) RETURN ON EQUITY--NET INCOME	8.23	10.44	12.37	14.00	15.84
Yields and Rates					
16) EFFECTIVE TAX RATE ON OPERATING INCOME	-13.46	0.15	9.16	19.03	28.08
17) CASH DIVIDEND AS % OF OPERATING INCOME	14.10	22.14	30.97	40.29	48.02
18) CAPITAL FORMATION RATIO	4.68	6.97	8.43	10.12	12.15
19) OPERATING INCOME PER EMPLOYEE	5956	8257	11616	15833	20647
20) NON-INT. INCOME % NON-INT. EXPENSE	5.80	8.36	11.60	15.34	20.03
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	9.70	10.08	10.51	11.08	11.59
22) YIELD ON LOANS	9.52	9.99	10.52	11.09	11.78
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.63	0.34	0.18	0.08	0.01
24) LOAN LOSS PROVISION % AVERAGE LOANS	0.69	0.45	0.25	0.12	0.05
25) YIELD ON INVESTMENT SECURITIES (FTE)	8.32	8.84	9.48	9.99	10.61
26) RATE ON TIME AND SAVINGS DEPOSITS	6.29	7.05	7.60	7.97	8.33
27) RATE ON TOTAL INTEREST FUNDS	6.29	7.06	7.65	8.09	8.44
28) BREAK EVEN YIELD	9.87	9.21	8.60	7.89	7.23
Balance Sheet Data					
29) EARNING ASSETS AS % OF ASSETS	85.67	89.00	91.12	92.66	93.79
30) CASH & DUE (NON-INT) % TOTAL ASSETS	9.53	7.59	6.23	5.13	4.25
31) INVESTMENT SECURITIES % TOTAL ASSETS	18.72	22.83	27.94	33.53	41.96
32) LOANS AS % OF TOTAL ASSETS	41.69	49.41	56.03	60.86	65.60
33) RESERVE AS % OF YEAR-END LOANS	0.45	0.62	0.83	1.06	1.32
34) LOANS AS % OF DEPOSITS*	47.05	55.88	63.48	68.76	73.43
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	12.25	14.81	17.87	21.82	26.01
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	14.79	20.44	25.89	33.56	41.29
37) MONEY MARKET CD'S* % TOTAL ASSETS	9.72	14.43	16.92	19.48	21.68
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	1.08	2.41	4.74	8.44	11.94
39) OTHER TIME DEPOSITS % TOTAL ASSETS	7.98	13.68	19.66	26.42	31.04
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	84.37	87.41	89.13	90.47	91.27
41) BORROWINGS AS % OF TOTAL ASSETS	0.20	0.36	0.99	2.79	6.21
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	6.35	7.31	8.30	9.91	11.75
43) LARGE LIABILITY DEPENDENCE	0.00	0.00	0.00	2.05	7.06
44) EMPLOYEES PER MILLION ASSETS	1.28	1.08	0.90	0.74	0.62
Growth Statistics					
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	-31.26	-10.67	0.81	12.01	22.47
46) NET INCOME 1-YEAR	-31.08	-10.96	1.64	12.42	25.49
47) AVERAGE ASSETS 1-YEAR	4.80	9.03	12.61	16.50	21.71
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	3.88	26.79	55.37	94.64	145.33
49) NET INCOME 5-YEARS	0.64	22.91	51.88	84.00	132.73
50) AVERAGE ASSETS 5-YEARS	24.52	34.20	44.92	56.85	67.31
Loan Types % Average Loans					
51) REAL ESTATE--RESIDENTIAL	18.81	28.04	37.60	47.69	60.44
52) REAL ESTATE--OTHER	6.10	9.50	13.74	17.95	22.41
53) COMMERCIAL AND INDUSTRIAL	4.46	7.92	13.37	21.12	27.53
54) AGRICULTURAL	0.05	0.23	1.13	3.77	8.25
55) PERSONAL LOANS	9.85	13.33	20.12	27.30	34.45
56) ALL OTHER LOANS	0.15	0.51	1.61	3.59	6.81
Miscellaneous					
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	84.37	87.41	89.13	90.47	91.27
58) FOREIGN DEPOSITS % TOTAL DEPOSITS					
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	0.33	0.50	0.87	1.33	2.12
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	0.57	1.29	2.62	4.95	7.91

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 355 BANKS IN PENNSYLVANIA

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	9.06	9.21	9.51	9.61	9.82	10.10
2) INTEREST EXPENSE	3.99	5.02	5.55	5.64	5.77	6.39
3) NET INTEREST MARGIN	5.10	4.16	4.02	4.18	4.08	3.70
4) LOAN LOSS PROVISION	0.37	0.09	0.15	0.12	0.14	0.21
5) TRUST INCOME	0.03	0.10	0.05	0.08	0.14	0.17
6) SERVICE CHARGES ON DEPOSITS*	0.08	0.06	0.08	0.08	0.09	0.10
7) OTHER NON-INTEREST INCOME	0.12	0.13	0.13	0.13	0.13	0.20
8) SALARIES AND BENEFITS	1.38	1.25	1.21	1.32	1.41	1.49
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	0.34	0.29	0.35	0.38	0.39	0.47
10) OTHER NON-INTEREST EXPENSE	0.89	0.77	0.72	0.72	0.70	0.77
11) TAX EQUIVALENT ADJUSTMENT	0.31	0.51	0.61	0.67	0.69	0.48
12) TAX PROVISION	0.35	0.29	0.12	0.11	-0.03	0.00
13) RETURN ON ASSETS--OPERATING INCOME	1.44	1.12	1.04	1.07	0.96	0.87
14) RETURN ON ASSETS--NET INCOME	1.45	1.14	0.97	1.07	0.94	0.84
15) RETURN ON EQUITY--NET INCOME	12.62	11.52	11.66	12.95	12.55	13.03
Yields and Rates						
16) EFFECTIVE TAX RATE ON OPERATING INCOME	19.39	18.61	9.54	6.04	-2.92	0.11
17) CASH DIVIDEND AS % OF OPERATING INCOME	29.21	26.52	29.90	29.75	36.60	39.22
18) CAPITAL FORMATION RATIO	9.74	8.22	8.39	9.03	8.24	7.47
19) OPERATING INCOME PER EMPLOYEE	14200	14052	11264	12297	10924	8962
20) NON-INT. INCOME % NON-INT. EXPENSE	8.92	9.73	10.50	12.71	14.50	20.27
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	10.09	10.01	10.48	10.72	10.73	11.31
22) YIELD ON LOANS	9.80	9.99	10.22	10.68	10.93	11.91
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.61	0.08	0.19	0.14	0.23	0.32
24) LOAN LOSS PROVISION % AVERAGE LOANS	0.72	0.16	0.27	0.24	0.23	0.42
25) YIELD ON INVESTMENT SECURITIES (FTE)	8.44	8.84	9.59	9.61	9.70	9.78
26) RATE ON TIME AND SAVINGS DEPOSITS	6.30	6.98	7.54	7.84	7.89	8.30
27) RATE ON TOTAL INTEREST FUNDS	6.30	6.98	7.58	7.84	7.97	9.07
28) BREAK EVEN YIELD	7.57	7.92	8.68	8.61	8.92	10.01
Balance Sheet Data						
29) EARNING ASSETS AS % OF ASSETS	90.93	92.22	91.32	90.43	91.11	89.85
30) CASH & DUE (NON-INT) % TOTAL ASSETS	7.29	6.29	5.85	6.36	6.06	6.53
31) INVESTMENT SECURITIES % TOTAL ASSETS	33.09	25.83	28.40	28.55	28.66	23.95
32) LOANS AS % OF TOTAL ASSETS	48.46	59.31	56.82	55.08	55.83	56.96
33) RESERVE AS % OF YEAR-END LOANS	0.97	0.69	0.78	0.72	0.89	1.14
34) LOANS AS % OF DEPOSITS*	56.06	66.61	63.05	62.40	63.32	69.41
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	21.97	17.90	16.11	17.13	18.28	20.10
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	32.38	27.71	26.80	27.23	22.93	18.68
37) MONEY MARKET CD'S* % TOTAL ASSETS	13.39	15.82	17.79	17.70	17.21	13.13
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	3.30	2.77	3.28	4.82	6.27	10.19
39) OTHER TIME DEPOSITS % TOTAL ASSETS	21.76	22.56	21.24	18.22	19.58	14.40
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	88.46	89.53	89.43	89.46	88.79	82.73
41) BORROWINGS AS % OF TOTAL ASSETS	2.56	0.27	0.49	0.91	1.12	7.65
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	10.96	9.81	8.23	8.34	7.29	6.26
43) LARGE LIABILITY DEPENDENCE	0.00	0.00	0.00	0.00	0.00	15.12
44) EMPLOYEES PER MILLION ASSETS	1.04	0.86	0.83	0.91	0.94	0.93
Growth Statistics						
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	1.58	-5.97	-2.18	5.59	2.44	8.34
46) NET INCOME 1-YEAR	2.90	-7.36	-0.28	5.77	4.68	8.16
47) AVERAGE ASSETS 1-YEAR	8.96	11.82	12.22	13.81	12.83	13.61
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	56.73	45.45	49.67	65.43	59.03	66.71
49) NET INCOME 5-YEARS	56.09	41.66	40.67	63.63	54.50	56.35
50) AVERAGE ASSETS 5-YEARS	35.35	38.16	44.63	47.44	49.79	50.78
Loan Types % Average Loans						
51) REAL ESTATE--RESIDENTIAL	48.34	48.41	42.01	35.40	32.61	25.84
52) REAL ESTATE--OTHER	11.17	10.99	13.81	14.66	16.76	14.74
53) COMMERCIAL AND INDUSTRIAL	6.49	6.49	12.10	15.38	18.75	28.30
54) AGRICULTURAL	5.57	1.98	2.07	1.50	0.22	0.14
55) PERSONAL LOANS	16.11	15.09	15.88	20.85	28.28	21.98
56) ALL OTHER LOANS	1.93	1.36	1.24	1.86	1.66	3.64
Miscellaneous						
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	88.46	89.53	89.43	89.46	88.79	82.73
58) FOREIGN DEPOSITS % TOTAL DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.00
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	0.91	0.99	0.81	0.81	0.88	0.88
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	1.58	2.03	2.24	3.08	2.96	4.74

* DOMESTIC ONLY

PROFIT DISTRIBUTION PROFILE 1980 RHODE ISLAND BASED ON 14 BANKS

Operating Performance—% of Assets

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
1) INTEREST INCOME (FTE)	9.40	9.80	10.21	11.01	12.15
2) INTEREST EXPENSE	7.83	6.84	2.34	0.46	0.26
3) NET INTEREST MARGIN	2.55	3.22	7.99	9.62	11.44
4) LOAN LOSS PROVISION	1.37	0.52	0.33	0.10	0.07
5) TRUST INCOME	0.01	0.03	0.12	0.38	0.79
6) SERVICE CHARGES ON DEPOSITS*	0.06	0.10	0.28	0.71	1.10
7) OTHER NON-INTEREST INCOME	0.13	0.28	0.62	0.88	1.87
8) SALARIES AND BENEFITS	6.29	4.04	1.83	1.17	0.07
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	2.08	1.48	0.68	0.49	0.21
10) OTHER NON-INTEREST EXPENSE	5.83	2.34	2.01	0.90	0.60
11) TAX EQUIVALENT ADJUSTMENT	0.62	0.56	0.31	0.14	0.13
12) TAX PROVISION	1.66	0.93	0.70	0.05	-0.23
13) RETURN ON ASSETS--OPERATING INCOME	0.05	0.73	1.04	1.58	3.13
14) RETURN ON ASSETS--NET INCOME	0.05	0.73	1.00	1.58	3.15
15) RETURN ON EQUITY--NET INCOME	1.03	9.90	12.20	13.79	30.89

Yields and Rates

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
16) EFFECTIVE TAX RATE ON OPERATING INCOME	-39.53	6.91	27.23	40.75	50.00
17) CASH DIVIDEND AS % OF OPERATING INCOME	8.05	12.16	29.40	52.40	N/A
18) CAPITAL FORMATION RATIO	-4.33	6.53	11.44	12.02	30.89
19) OPERATING INCOME PER EMPLOYEE	506	4879	9498	11965	32767
20) NON-INT. INCOME % NON-INT. EXPENSE	6.34	14.50	18.29	22.35	57.46
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	10.28	11.98	12.44	13.23	15.28
22) YIELD ON LOANS	10.57	12.45	13.08	13.71	15.61
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	2.10	0.79	0.53	0.20	0.13
24) LOAN LOSS PROVISION % AVERAGE LOANS	2.24	0.93	0.65	0.17	0.15
25) YIELD ON INVESTMENT SECURITIES (FTE)	7.73	8.85	9.74	11.02	11.64
26) RATE ON TIME AND SAVINGS DEPOSITS	3.07	5.25	7.89	9.18	11.08
27) RATE ON TOTAL INTEREST FUNDS	3.07	5.25	8.20	9.45	11.08
28) BREAK EVEN YIELD	12.98	11.02	10.16	9.30	7.12

Balance Sheet Data

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
29) EARNING ASSETS AS % OF ASSETS	74.52	79.47	82.44	86.31	92.12
30) CASH & DUE (NON-INT) % TOTAL ASSETS	24.81	17.13	14.21	6.93	2.33
31) INVESTMENT SECURITIES % TOTAL ASSETS	7.59	12.37	19.17	24.70	30.88
32) LOANS AS % OF TOTAL ASSETS	42.72	53.08	53.88	57.38	80.69
33) RESERVE AS % OF YEAR-END LOANS	0.54	0.85	1.42	1.79	3.77
34) LOANS AS % OF DEPOSITS*	53.56	60.32	66.26	70.83	95.23
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	8.96	15.26	66.42	71.31	79.39
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	3.65	6.93	12.53	22.26	31.76
37) MONEY MARKET CD'S* % TOTAL ASSETS	8.46	10.57	16.30	18.73	19.07
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	0.60	3.82	5.78	15.87	20.99
39) OTHER TIME DEPOSITS % TOTAL ASSETS	0.01	0.13	10.26	19.06	24.88
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	63.83	79.39	85.04	87.37	88.63
41) BORROWINGS AS % OF TOTAL ASSETS	0.50	0.58	5.57	15.64	16.14
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	4.88	5.30	9.00	12.23	19.72
43) LARGE LIABILITY DEPENDENCE	0.00	0.00	0.00	12.28	29.85
44) EMPLOYEES PER MILLION ASSETS		2.27	1.27	0.61	

Growth Statistics

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	-86.96	-3.98	19.17	61.53	N/A
46) NET INCOME 1-YEAR	-88.04	-14.98	19.97	51.17	N/A
47) AVERAGE ASSETS 1-YEAR	-4.16	9.75	15.02	23.01	27.94
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	-88.72	75.59	96.05	N/A	N/A
49) NET INCOME 5-YEARS	-91.06	40.21	96.70	N/A	N/A
50) AVERAGE ASSETS 5-YEARS	21.03	38.64	48.10	74.14	79.06

Loan Types % Average Loans

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
51) REAL ESTATE--RESIDENTIAL	2.09	4.05	20.45	30.63	53.33
52) REAL ESTATE--OTHER	0.24	3.55	9.40	20.05	35.69
53) COMMERCIAL AND INDUSTRIAL	10.57	28.74	35.69	38.05	63.50
54) AGRICULTURAL	N/A				N/A
55) PERSONAL LOANS	7.93	12.33	21.63	34.46	67.78
56) ALL OTHER LOANS	0.10	0.36	2.05	3.88	6.12

Miscellaneous

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	73.05	79.39	85.04	87.37	88.63
58) FOREIGN DEPOSITS % TOTAL DEPOSITS	0.00	0.00	0.00	0.00	14.93
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	0.35	1.06	2.19	6.57	9.41
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	0.52	1.65	2.94	7.09	7.35

* DOMESTIC ONLY

Rhode Island

MEDIANS BY RESOURCE CLASS FOR 14 BANKS IN RHODE ISLAND

Resource Class —	1	2	3	4	5	6
Size in Millions —	Under $10	$10-25	$25-50	$50-100	$100-500	Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	11.44	10.23	10.45	10.20	10.20	9.94
2) INTEREST EXPENSE	0.00	0.46	1.59	2.22	4.59	6.84
3) NET INTEREST MARGIN	11.44	9.27	8.85	7.97	5.61	2.95
4) LOAN LOSS PROVISION	0.52	0.10	0.66	1.37	0.23	0.25
5) TRUST INCOME	0.00	0.00	0.12	0.03	0.19	0.15
6) SERVICE CHARGES ON DEPOSITS*	0.00	0.27	0.92	0.56	0.43	0.07
7) OTHER NON-INTEREST INCOME	1.87	0.46	0.45	0.66	0.41	0.63
8) SALARIES AND BENEFITS	6.29	1.70	4.09	3.09	2.91	1.17
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	0.98	0.58	1.20	0.79	0.98	0.28
10) OTHER NON-INTEREST EXPENSE	3.59	2.34	2.18	2.03	1.26	0.85
11) TAX EQUIVALENT ADJUSTMENT	0.00	0.37	0.31	0.25	0.33	0.56
12) TAX PROVISION	0.93	0.87	0.00	0.70	0.45	0.05
13) RETURN ON ASSETS--OPERATING INCOME	0.93	1.58	1.98	0.97	0.69	0.72
14) RETURN ON ASSETS--NET INCOME	0.93	1.58	2.07	0.97	0.69	0.69
15) RETURN ON EQUITY--NET INCOME	5.18	12.38	21.45	9.90	7.81	13.10
Yields and Rates						
16) EFFECTIVE TAX RATE ON OPERATING INCOME	50.00	40.08	-16.32	41.94	16.65	6.91
17) CASH DIVIDEND AS % OF OPERATING INCOME	0.00	10.10	0.00	27.16	173.58	37.79
18) CAPITAL FORMATION RATIO	5.18	11.52	21.45	7.21	3.71	6.53
19) OPERATING INCOME PER EMPLOYEE	818	10642	9444	4416	2692	11464
20) NON-INT. INCOME % NON-INT. EXPENSE	17.22	12.47	19.39	21.24	18.58	37.87
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	14.45	12.55	12.77	12.67	11.75	12.18
22) YIELD ON LOANS	15.61	12.70	13.66	13.71	12.11	12.53
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.26	0.49	0.88	2.10	0.37	0.28
24) LOAN LOSS PROVISION % AVERAGE LOANS	0.88	0.17	1.29	2.24	0.43	0.46
25) YIELD ON INVESTMENT SECURITIES (FTE)	11.64	9.43	9.04	8.95	10.05	9.86
26) RATE ON TIME AND SAVINGS DEPOSITS	0.00	5.25	6.60	11.08	8.53	8.69
27) RATE ON TOTAL INTEREST FUNDS	0.00	5.25	7.86	11.08	8.97	9.45
28) BREAK EVEN YIELD	12.08	8.81	10.19	10.27	10.25	10.54
Balance Sheet Data						
29) EARNING ASSETS AS % OF ASSETS	79.18	81.59	81.71	80.47	87.33	86.31
30) CASH & DUE (NON-INT) % TOTAL ASSETS	21.43	13.78	15.47	17.13	9.47	5.81
31) INVESTMENT SECURITIES % TOTAL ASSETS	7.59	22.80	15.01	17.91	26.05	15.84
32) LOANS AS % OF TOTAL ASSETS	57.38	53.08	51.29	60.14	53.59	53.96
33) RESERVE AS % OF YEAR-END LOANS	1.95	1.38	2.16	1.54	1.09	0.96
34) LOANS AS % OF DEPOSITS*	72.28	63.17	59.87	67.85	65.04	73.86
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	79.39	71.31	69.49	68.56	39.53	14.32
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	0.00	10.36	12.39	3.65	16.90	15.33
37) MONEY MARKET CD'S* % TOTAL ASSETS	0.00	16.30	0.00	0.00	19.07	10.57
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	0.00	3.32	3.69	15.87	8.59	16.05
39) OTHER TIME DEPOSITS % TOTAL ASSETS	0.00	18.42	0.13	0.53	8.22	10.26
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	79.39	86.75	85.65	88.63	82.81	70.98
41) BORROWINGS AS % OF TOTAL ASSETS	0.00	0.54	4.19	0.00	8.35	13.61
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	18.05	12.23	9.26	9.85	7.03	5.29
43) LARGE LIABILITY DEPENDENCE	0.00	0.00	0.00	14.40	6.04	18.68
44) EMPLOYEES PER MILLION ASSETS	11.44	1.22	1.91	2.21	1.89	0.61
Growth Statistics						
45) INCOME BEFORE SECURITY TRANS. 1-YEAR		25.21	112.35	-24.17	-22.61	11.10
46) NET INCOME 1-YEAR		25.00	138.21	-24.17	-18.43	-4.85
47) AVERAGE ASSETS 1-YEAR	11.76	17.21	16.38	-4.16	12.01	17.65
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	-5.26		288.47	40.21	59.19	76.35
49) NET INCOME 5-YEARS	-5.26		314.53	40.21	59.27	73.46
50) AVERAGE ASSETS 5-YEARS	21.03	62.72	60.32	37.80	44.89	74.14
Loan Types % Average Loans						
51) REAL ESTATE--RESIDENTIAL	0.00	26.26	3.54	20.39	19.30	20.51
52) REAL ESTATE--OTHER	0.00	9.40	1.52	3.55	13.94	19.04
53) COMMERCIAL AND INDUSTRIAL	24.24	32.60	50.72	31.20	40.41	34.82
54) AGRICULTURAL	0.00	0.00	0.00	0.00	0.00	0.03
55) PERSONAL LOANS	34.46	21.74	43.89	21.52	24.81	12.72
56) ALL OTHER LOANS	3.09	0.93	0.24	3.96	1.45	3.88
Miscellaneous						
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	79.39	86.75	85.65	88.63	82.81	75.03
58) FOREIGN DEPOSITS % TOTAL DEPOSITS	0.00	0.00	0.00	0.00	0.00	2.84
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	7.73	1.54	2.19	4.07	5.28	1.06
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	0.00	1.73	0.00	7.09	5.15	2.48

* DOMESTIC ONLY

South Carolina

PROFIT DISTRIBUTION PROFILE 1980 SOUTH CAROLINA BASED ON 86 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	9.14	9.64	10.04	10.47	10.86
2) INTEREST EXPENSE	5.15	4.73	4.21	3.40	2.40
3) NET INTEREST MARGIN	4.97	5.36	5.82	6.64	7.26
4) LOAN LOSS PROVISION	0.63	0.37	0.20	0.10	0.04
5) TRUST INCOME	0.01	0.06	0.15	0.22	0.26
6) SERVICE CHARGES ON DEPOSITS*	0.10	0.21	0.41	0.58	0.74
7) OTHER NON-INTEREST INCOME	0.08	0.21	0.31	0.56	0.78
8) SALARIES AND BENEFITS	2.85	2.57	2.21	1.91	1.68
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	0.89	0.75	0.53	0.36	0.27
10) OTHER NON-INTEREST EXPENSE	1.62	1.44	1.18	0.84	0.71
11) TAX EQUIVALENT ADJUSTMENT	1.03	0.80	0.65	0.37	0.17
12) TAX PROVISION	0.86	0.66	0.44	0.18	0.08
13) RETURN ON ASSETS--OPERATING INCOME	0.91	1.16	1.49	1.75	2.42
14) RETURN ON ASSETS--NET INCOME	0.91	1.14	1.44	1.76	2.42
15) RETURN ON EQUITY--NET INCOME	9.45	11.95	14.37	16.13	18.18
Yields and Rates					
16) EFFECTIVE TAX RATE ON OPERATING INCOME	7.58	13.36	21.48	28.54	32.99
17) CASH DIVIDEND AS % OF OPERATING INCOME	10.65	15.15	24.93	30.61	38.86
18) CAPITAL FORMATION RATIO	6.42	8.93	10.95	13.09	15.39
19) OPERATING INCOME PER EMPLOYEE	4727	6474	9928	13500	17500
20) NON-INT. INCOME % NON-INT. EXPENSE	10.33	16.07	20.70	26.45	31.40
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	10.52	10.85	11.55	12.15	12.78
22) YIELD ON LOANS	10.97	11.87	12.34	13.22	13.60
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.23	0.56	0.35	0.14	0.05
24) LOAN LOSS PROVISION % AVERAGE LOANS	1.13	0.73	0.45	0.25	0.12
25) YIELD ON INVESTMENT SECURITIES (FTE)	8.57	9.14	9.52	10.14	10.63
26) RATE ON TIME AND SAVINGS DEPOSITS	6.28	7.01	7.67	8.24	8.71
27) RATE ON TOTAL INTEREST FUNDS	6.21	7.08	7.88	8.57	9.16
28) BREAK EVEN YIELD	10.32	9.52	8.62	7.68	6.95
Balance Sheet Data					
29) EARNING ASSETS AS % OF ASSETS	80.96	84.81	87.25	90.16	91.45
30) CASH & DUE (NON-INT) % TOTAL ASSETS	13.67	11.30	9.32	7.47	6.03
31) INVESTMENT SECURITIES % TOTAL ASSETS	22.21	24.54	33.90	41.45	48.99
32) LOANS AS % OF TOTAL ASSETS	32.85	38.74	45.83	52.36	56.59
33) RESERVE AS % OF YEAR-END LOANS	0.63	0.90	1.15	1.30	1.57
34) LOANS AS % OF DEPOSITS*	39.78	44.58	53.34	60.64	66.24
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	26.66	29.95	35.49	40.95	47.52
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	8.14	12.92	15.85	20.25	22.85
37) MONEY MARKET CD'S* % TOTAL ASSETS	4.83	9.26	14.52	17.97	23.32
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	2.28	3.41	5.20	7.53	10.84
39) OTHER TIME DEPOSITS % TOTAL ASSETS	4.08	6.72	11.27	17.28	23.84
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	78.44	82.92	87.10	89.35	90.28
41) BORROWINGS AS % OF TOTAL ASSETS	0.13	0.49	1.18	5.21	9.96
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	7.47	8.42	10.14	12.45	17.07
43) LARGE LIABILITY DEPENDENCE	0.00	0.00	0.00	3.96	11.42
44) EMPLOYEES PER MILLION ASSETS	2.21	1.85	1.51	1.28	1.08
Growth Statistics					
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	-12.81	-0.49	10.72	23.92	48.27
46) NET INCOME 1-YEAR	-9.67	1.05	12.42	24.82	70.65
47) AVERAGE ASSETS 1-YEAR	1.86	7.89	13.03	18.26	25.59
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	36.36	54.20	88.55	163.12	318.75
49) NET INCOME 5-YEARS	23.52	50.18	81.13	155.55	275.00
50) AVERAGE ASSETS 5-YEARS	25.02	33.20	45.62	58.51	86.98
Loan Types % Average Loans					
51) REAL ESTATE--RESIDENTIAL	4.52	9.35	13.68	20.82	29.70
52) REAL ESTATE--OTHER	5.34	10.60	13.57	19.04	23.87
53) COMMERCIAL AND INDUSTRIAL	6.51	11.77	17.64	25.31	33.23
54) AGRICULTURAL	0.63	1.33	4.15	8.39	13.38
55) PERSONAL LOANS	19.92	25.48	32.09	41.27	47.55
56) ALL OTHER LOANS	0.19	0.48	1.34	3.21	4.39
Miscellaneous					
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	78.44	82.92	87.10	89.35	90.28
58) FOREIGN DEPOSITS % TOTAL DEPOSITS					
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	0.67	1.09	2.71	4.59	6.32
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	1.85	2.65	4.14	6.39	8.50

* DOMESTIC ONLY

Bank Administration Institute

South Carolina

MEDIANS BY RESOURCE CLASS FOR 86 BANKS IN SOUTH CAROLINA

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50 100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	9.66	10.02	10.25	10.07	10.23	9.77
2) INTEREST EXPENSE	2.76	4.23	4.21	4.53	4.35	4.30
3) NET INTEREST MARGIN	6.64	5.92	6.21	5.70	5.96	5.59
4) LOAN LOSS PROVISION	0.08	0.15	0.22	0.29	0.22	0.29
5) TRUST INCOME	0.00	0.00	0.06	0.15	0.11	0.21
6) SERVICE CHARGES ON DEPOSITS*	0.26	0.31	0.44	0.55	0.68	0.53
7) OTHER NON-INTEREST INCOME	0.36	0.26	0.31	0.29	0.45	0.64
8) SALARIES AND BENEFITS	2.47	2.04	2.05	2.02	2.70	2.61
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	0.56	0.43	0.49	0.69	0.87	0.74
10) OTHER NON-INTEREST EXPENSE	1.40	1.07	1.11	1.20	1.28	1.36
11) TAX EQUIVALENT ADJUSTMENT	0.33	0.65	0.62	0.72	0.65	0.64
12) TAX PROVISION	0.35	0.50	0.66	0.26	0.30	0.32
13) RETURN ON ASSETS--OPERATING INCOME	1.57	1.57	1.46	1.21	1.30	1.17
14) RETURN ON ASSETS--NET INCOME	1.56	1.52	1.43	1.14	1.27	1.16
15) RETURN ON EQUITY--NET INCOME	13.72	14.44	14.07	14.52	15.91	16.30
Yields and Rates						
16) EFFECTIVE TAX RATE ON OPERATING INCOME	20.00	22.30	24.34	18.59	18.16	21.50
17) CASH DIVIDEND AS % OF OPERATING INCOME	32.12	17.85	24.93	24.09	25.90	30.21
18) CAPITAL FORMATION RATIO	11.47	11.12	10.85	10.95	10.04	10.98
19) OPERATING INCOME PER EMPLOYEE	7882	11525	10372	8106	6127	6657
20) NON-INT. INCOME % NON-INT. EXPENSE	13.56	18.18	24.79	22.06	27.26	31.46
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	10.66	11.38	11.81	11.68	12.07	12.12
22) YIELD ON LOANS	11.87	12.15	12.49	12.32	13.34	13.11
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.11	0.32	0.46	0.35	0.48	0.41
24) LOAN LOSS PROVISION % AVERAGE LOANS	0.25	0.38	0.49	0.55	0.47	0.58
25) YIELD ON INVESTMENT SECURITIES (FTE)	9.14	9.47	9.51	9.74	9.35	9.95
26) RATE ON TIME AND SAVINGS DEPOSITS	6.48	7.77	8.04	8.01	7.85	7.80
27) RATE ON TOTAL INTEREST FUNDS	6.48	7.83	8.18	8.08	8.21	8.87
28) BREAK EVEN YIELD	8.30	8.11	8.64	9.30	9.55	9.56
Balance Sheet Data						
29) EARNING ASSETS AS % OF ASSETS	85.90	89.42	87.77	87.15	85.59	80.41
30) CASH & DUE (NON-INT) % TOTAL ASSETS	10.80	8.39	8.34	9.30	9.13	14.52
31) INVESTMENT SECURITIES % TOTAL ASSETS	38.95	39.00	25.52	30.30	30.30	23.28
32) LOANS AS % OF TOTAL ASSETS	37.11	43.60	52.52	52.34	50.80	48.60
33) RESERVE AS % OF YEAR-END LOANS	0.89	1.16	1.16	1.20	1.15	1.38
34) LOANS AS % OF DEPOSITS*	43.66	49.53	60.64	59.21	56.87	59.13
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	38.65	33.97	34.41	36.16	38.97	41.61
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	17.83	14.83	15.85	16.29	16.45	13.73
37) MONEY MARKET CD'S* % TOTAL ASSETS	12.31	15.46	14.09	15.09	14.36	7.43
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	6.47	4.80	5.56	7.57	4.01	5.42
39) OTHER TIME DEPOSITS % TOTAL ASSETS	6.59	13.11	12.30	11.32	14.02	7.25
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	85.36	87.50	87.41	86.71	89.02	79.63
41) BORROWINGS AS % OF TOTAL ASSETS	1.10	0.48	1.16	4.06	1.60	10.63
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	11.33	11.02	10.20	8.85	7.87	7.22
43) LARGE LIABILITY DEPENDENCE	0.00	0.00	3.37	4.57	0.00	3.52
44) EMPLOYEES PER MILLION ASSETS	1.90	1.41	1.43	1.46	2.12	1.79
Growth Statistics						
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	22.25	9.04	10.47	13.35	11.36	10.40
46) NET INCOME 1-YEAR	23.63	11.71	9.64	7.92	13.93	17.27
47) AVERAGE ASSETS 1-YEAR	8.47	12.88	12.57	17.60	14.73	12.29
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	71.00	90.24	72.87	84.65	152.46	119.20
49) NET INCOME 5-YEARS	90.07	86.40	69.84	73.11	127.84	116.46
50) AVERAGE ASSETS 5-YEARS	32.16	46.68	45.66	58.54	39.79	56.19
Loan Types % Average Loans						
51) REAL ESTATE--RESIDENTIAL	18.23	14.70	15.74	10.30	9.31	6.63
52) REAL ESTATE--OTHER	11.71	16.98	12.12	16.08	14.72	14.07
53) COMMERCIAL AND INDUSTRIAL	16.25	15.30	17.65	23.64	17.81	31.80
54) AGRICULTURAL	5.72	5.01	5.33	1.43	2.39	1.08
55) PERSONAL LOANS	31.35	27.62	36.37	31.03	48.45	45.84
56) ALL OTHER LOANS	1.35	1.61	1.12	0.98	1.91	2.09
Miscellaneous						
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	85.36	87.50	87.41	86.71	89.02	79.64
58) FOREIGN DEPOSITS % TOTAL DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.00
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	3.20	2.26	1.58	2.95	2.21	4.24
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	4.28	4.45	4.19	3.86	3.51	2.14

* DOMESTIC ONLY

South Dakota

PROFIT DISTRIBUTION PROFILE 1980 SOUTH DAKOTA BASED ON 152 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	9.28	9.89	10.29	10.88	11.37
2) INTEREST EXPENSE	6.50	6.00	5.43	4.91	4.34
3) NET INTEREST MARGIN	3.88	4.43	4.90	5.40	5.81
4) LOAN LOSS PROVISION	0.70	0.35	0.19	0.12	0.06
5) TRUST INCOME	0.02	0.02	0.05	0.07	0.13
6) SERVICE CHARGES ON DEPOSITS*	0.06	0.09	0.16	0.26	0.35
7) OTHER NON-INTEREST INCOME	0.05	0.09	0.19	0.34	0.54
8) SALARIES AND BENEFITS	2.37	1.96	1.55	1.28	1.10
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	0.62	0.47	0.32	0.23	0.17
10) OTHER NON-INTEREST EXPENSE	1.12	0.90	0.72	0.55	0.45
11) TAX EQUIVALENT ADJUSTMENT	0.73	0.55	0.36	0.19	0.09
12) TAX PROVISION	0.92	0.68	0.46	0.27	0.15
13) RETURN ON ASSETS--OPERATING INCOME	0.74	1.09	1.44	1.78	2.08
14) RETURN ON ASSETS--NET INCOME	0.74	1.03	1.34	1.67	2.01
15) RETURN ON EQUITY--NET INCOME	8.72	11.92	15.09	18.14	21.98
Yields and Rates					
16) EFFECTIVE TAX RATE ON OPERATING INCOME	9.95	19.11	26.40	32.64	38.78
17) CASH DIVIDEND AS % OF OPERATING INCOME	5.00	8.65	17.92	30.73	53.36
18) CAPITAL FORMATION RATIO	5.42	8.73	11.89	15.29	19.00
19) OPERATING INCOME PER EMPLOYEE	6833	10833	16345	21142	28600
20) NON-INT. INCOME % NON-INT. EXPENSE	6.25	10.22	14.99	19.76	25.32
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	10.03	10.82	11.46	12.11	12.58
22) YIELD ON LOANS	11.41	11.84	12.59	13.16	13.79
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.01	0.55	0.25	0.09	0.02
24) LOAN LOSS PROVISION % AVERAGE LOANS	1.14	0.63	0.35	0.20	0.12
25) YIELD ON INVESTMENT SECURITIES (FTE)	7.06	7.83	8.65	9.50	10.09
26) RATE ON TIME AND SAVINGS DEPOSITS	7.00	7.40	7.96	8.44	8.95
27) RATE ON TOTAL INTEREST FUNDS	7.00	7.40	8.02	8.57	9.14
28) BREAK EVEN YIELD	10.28	9.60	8.78	8.21	7.54
Balance Sheet Data					
29) EARNING ASSETS AS % OF ASSETS	86.31	89.03	91.23	93.13	94.66
30) CASH & DUE (NON-INT) % TOTAL ASSETS	10.51	8.54	7.15	5.55	4.43
31) INVESTMENT SECURITIES % TOTAL ASSETS	15.84	20.90	28.25	37.50	46.73
32) LOANS AS % OF TOTAL ASSETS	39.36	47.35	54.88	61.99	65.97
33) RESERVE AS % OF YEAR-END LOANS	0.51	0.80	1.00	1.24	1.58
34) LOANS AS % OF DEPOSITS*	44.17	53.23	61.30	69.18	74.64
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	16.61	18.93	21.48	24.72	28.66
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	10.01	12.04	14.12	16.07	18.71
37) MONEY MARKET CD'S* % TOTAL ASSETS	13.91	19.06	22.60	26.69	29.16
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	0.89	2.01	3.99	7.88	10.87
39) OTHER TIME DEPOSITS % TOTAL ASSETS	18.63	22.46	26.35	29.95	34.45
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	86.83	88.32	89.62	91.12	92.06
41) BORROWINGS AS % OF TOTAL ASSETS	0.13	0.25	0.61	1.02	2.70
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	6.63	7.50	8.91	10.31	11.99
43) LARGE LIABILITY DEPENDENCE	0.00	0.00	0.00	1.51	7.08
44) EMPLOYEES PER MILLION ASSETS	1.30	1.11	0.92	0.71	0.60
Growth Statistics					
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	-11.83	13.40	35.50	69.11	129.54
46) NET INCOME 1-YEAR	-16.66	8.97	33.80	60.81	177.14
47) AVERAGE ASSETS 1-YEAR	8.48	12.87	16.92	21.91	26.96
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	14.47	59.33	93.75	153.24	255.55
49) NET INCOME 5-YEARS	13.35	41.02	79.72	126.63	220.00
50) AVERAGE ASSETS 5-YEARS	21.77	29.39	39.54	49.25	64.26
Loan Types % Average Loans					
51) REAL ESTATE--RESIDENTIAL	1.18	2.88	5.98	13.03	21.56
52) REAL ESTATE--OTHER	1.82	3.01	5.94	10.60	15.23
53) COMMERCIAL AND INDUSTRIAL	5.06	9.91	14.47	20.52	26.19
54) AGRICULTURAL	21.65	37.78	57.29	67.14	74.65
55) PERSONAL LOANS	5.39	7.33	9.68	15.58	20.17
56) ALL OTHER LOANS	0.08	0.21	0.49	1.29	2.92
Miscellaneous					
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	86.83	88.32	89.62	91.12	92.06
58) FOREIGN DEPOSITS % TOTAL DEPOSITS					
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	0.33	0.49	0.84	1.31	2.28
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	2.77	4.51	6.45	8.77	12.64

* DOMESTIC ONLY

South Dakota

MEDIANS BY RESOURCE CLASS FOR 152 BANKS IN SOUTH DAKOTA

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	10.12	10.12	10.92	10.52	10.64	10.84
2) INTEREST EXPENSE	5.06	5.31	6.06	6.23	6.23	6.32
3) NET INTEREST MARGIN	5.08	4.88	4.90	4.35	4.38	4.51
4) LOAN LOSS PROVISION	0.19	0.21	0.17	0.13	0.15	0.44
5) TRUST INCOME	0.00	0.00	0.02	0.03	0.09	0.13
6) SERVICE CHARGES ON DEPOSITS*	0.17	0.15	0.12	0.20	0.14	0.24
7) OTHER NON-INTEREST INCOME	0.19	0.14	0.24	0.19	0.27	0.35
8) SALARIES AND BENEFITS	1.99	1.52	1.29	1.33	1.40	1.43
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	0.35	0.28	0.33	0.36	0.38	0.36
10) OTHER NON-INTEREST EXPENSE	0.68	0.71	0.67	0.72	0.84	1.08
11) TAX EQUIVALENT ADJUSTMENT	0.19	0.36	0.54	0.60	0.51	0.64
12) TAX PROVISION	0.42	0.53	0.57	0.36	0.41	0.25
13) RETURN ON ASSETS--OPERATING INCOME	1.51	1.49	1.44	1.20	1.12	1.00
14) RETURN ON ASSETS--NET INCOME	1.41	1.42	1.44	1.17	1.09	1.00
15) RETURN ON EQUITY--NET INCOME	13.89	15.08	17.31	17.56	16.82	14.35
Yields and Rates						
16) EFFECTIVE TAX RATE ON OPERATING INCOME	20.32	29.76	25.81	22.27	28.68	19.97
17) CASH DIVIDEND AS % OF OPERATING INCOME	11.76	15.38	16.01	24.99	44.19	34.13
18) CAPITAL FORMATION RATIO	11.80	12.03	13.69	11.89	8.52	9.45
19) OPERATING INCOME PER EMPLOYEE	15333	17250	17964	15362	10743	10902
20) NON-INT. INCOME % NON-INT. EXPENSE	12.69	14.71	18.01	18.81	18.91	25.32
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.20	11.28	12.11	11.87	12.30	12.39
22) YIELD ON LOANS	12.45	12.57	12.86	12.61	12.88	13.28
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.28	0.23	0.35	0.21	0.26	0.49
24) LOAN LOSS PROVISION % AVERAGE LOANS	0.40	0.38	0.33	0.22	0.24	0.69
25) YIELD ON INVESTMENT SECURITIES (FTE)	8.34	8.42	9.42	9.79	9.79	9.81
26) RATE ON TIME AND SAVINGS DEPOSITS	7.54	7.69	8.44	8.48	8.53	8.86
27) RATE ON TOTAL INTEREST FUNDS	7.56	7.69	8.58	8.60	8.90	9.07
28) BREAK EVEN YIELD	8.68	8.42	9.07	9.37	9.88	10.21
Balance Sheet Data						
29) EARNING ASSETS AS % OF ASSETS	91.83	91.65	90.53	88.55	87.57	87.51
30) CASH & DUE (NON-INT) % TOTAL ASSETS	7.05	6.88	6.94	8.19	8.72	8.58
31) INVESTMENT SECURITIES % TOTAL ASSETS	32.12	30.07	23.65	24.02	21.16	19.83
32) LOANS AS % OF TOTAL ASSETS	52.25	53.04	58.75	60.04	60.70	64.01
33) RESERVE AS % OF YEAR-END LOANS	1.02	1.00	1.08	0.85	1.01	0.58
34) LOANS AS % OF DEPOSITS*	57.36	58.94	64.22	66.66	70.11	72.63
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	22.59	21.69	19.17	19.40	19.50	20.65
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	13.69	14.57	13.24	14.84	15.09	16.13
37) MONEY MARKET CD'S* % TOTAL ASSETS	21.78	22.90	25.60	21.05	20.99	21.30
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	2.98	3.42	5.10	8.74	8.51	10.23
39) OTHER TIME DEPOSITS % TOTAL ASSETS	26.70	27.29	25.58	22.21	21.85	19.79
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	89.60	89.72	89.13	90.65	88.01	88.13
41) BORROWINGS AS % OF TOTAL ASSETS	0.55	0.63	0.26	0.46	2.34	2.70
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	9.44	9.40	7.64	6.97	6.73	7.02
43) LARGE LIABILITY DEPENDENCE	0.00	0.00	0.00	5.45	1.55	6.48
44) EMPLOYEES PER MILLION ASSETS	0.97	0.85	0.82	0.91	0.96	0.92
Growth Statistics						
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	46.34	28.50	52.59	22.56	26.50	2.23
46) NET INCOME 1-YEAR	37.42	26.14	49.13	20.67	26.19	3.27
47) AVERAGE ASSETS 1-YEAR	18.07	17.06	14.51	15.41	13.86	8.81
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	100.00	92.13	112.23	75.94	58.63	16.54
49) NET INCOME 5-YEARS	85.29	85.06	93.68	66.24	56.23	16.40
50) AVERAGE ASSETS 5-YEARS	34.67	39.89	45.71	48.85	40.08	37.55
Loan Types % Average Loans						
51) REAL ESTATE--RESIDENTIAL	3.24	6.94	5.33	15.63	17.92	16.18
52) REAL ESTATE--OTHER	3.84	6.65	6.82	10.44	7.51	6.27
53) COMMERCIAL AND INDUSTRIAL	11.75	13.49	14.32	23.95	23.67	32.28
54) AGRICULTURAL	61.44	59.87	56.06	33.07	23.87	21.66
55) PERSONAL LOANS	9.63	9.20	9.54	12.63	17.25	23.10
56) ALL OTHER LOANS	0.34	0.50	0.56	0.98	2.04	0.48
Miscellaneous						
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	89.60	89.72	89.13	90.65	88.01	88.13
58) FOREIGN DEPOSITS % TOTAL DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.00
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	1.13	0.70	0.59	0.81	1.08	1.03
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	7.30	6.04	5.83	6.80	5.84	7.70

* DOMESTIC ONLY

PROFIT DISTRIBUTION PROFILE 1980 TENNESSEE BASED ON 349 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	9.63	10.07	10.54	11.00	11.39
2) INTEREST EXPENSE	6.88	6.43	6.01	5.57	5.09
3) NET INTEREST MARGIN	3.54	3.93	4.55	5.13	5.69
4) LOAN LOSS PROVISION	0.88	0.53	0.32	0.17	0.06
5) TRUST INCOME	0.01	0.02	0.04	0.14	0.25
6) SERVICE CHARGES ON DEPOSITS*	0.12	0.21	0.31	0.47	0.65
7) OTHER NON-INTEREST INCOME	0.06	0.11	0.18	0.33	0.54
8) SALARIES AND BENEFITS	2.17	1.83	1.55	1.33	1.14
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	0.73	0.56	0.45	0.33	0.24
10) OTHER NON-INTEREST EXPENSE	1.48	1.19	1.00	0.78	0.59
11) TAX EQUIVALENT ADJUSTMENT	0.80	0.66	0.48	0.29	0.14
12) TAX PROVISION	0.68	0.42	0.22	0.10	0.02
13) RETURN ON ASSETS--OPERATING INCOME	0.27	0.69	1.00	1.26	1.58
14) RETURN ON ASSETS--NET INCOME	0.33	0.69	1.00	1.26	1.56
15) RETURN ON EQUITY--NET INCOME	4.25	8.69	12.31	15.14	17.81
Yields and Rates					
16) EFFECTIVE TAX RATE ON OPERATING INCOME	2.18	9.60	19.00	27.58	37.50
17) CASH DIVIDEND AS % OF OPERATING INCOME	8.97	14.70	24.52	36.21	51.43
18) CAPITAL FORMATION RATIO	2.04	6.12	9.20	11.66	14.89
19) OPERATING INCOME PER EMPLOYEE	2000	5476	8378	11873	16462
20) NON-INT. INCOME % NON-INT. EXPENSE	9.25	13.68	18.65	23.96	29.28
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	10.83	11.32	11.96	12.54	13.06
22) YIELD ON LOANS	11.27	11.94	12.69	13.39	13.89
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.47	0.83	0.48	0.24	0.08
24) LOAN LOSS PROVISION % AVERAGE LOANS	1.57	0.94	0.57	0.33	0.13
25) YIELD ON INVESTMENT SECURITIES (FTE)	8.15	8.71	9.37	10.00	10.59
26) RATE ON TIME AND SAVINGS DEPOSITS	7.90	8.38	8.86	9.26	9.61
27) RATE ON TOTAL INTEREST FUNDS	7.94	8.42	8.86	9.36	9.79
28) BREAK EVEN YIELD	11.83	10.72	9.96	9.21	8.71
Balance Sheet Data					
29) EARNING ASSETS AS % OF ASSETS	83.21	86.48	88.79	90.87	92.44
30) CASH & DUE (NON-INT) % TOTAL ASSETS	12.07	9.26	7.33	5.81	4.98
31) INVESTMENT SECURITIES % TOTAL ASSETS	13.82	19.21	25.30	31.94	39.21
32) LOANS AS % OF TOTAL ASSETS	42.15	48.95	56.20	60.73	66.89
33) RESERVE AS % OF YEAR-END LOANS	0.38	0.62	0.98	1.15	1.49
34) LOANS AS % OF DEPOSITS*	46.65	55.78	63.22	69.23	74.88
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	17.12	19.36	22.19	25.32	29.94
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	6.36	8.95	11.61	15.44	19.73
37) MONEY MARKET CD'S* % TOTAL ASSETS	15.80	20.69	25.19	31.08	38.01
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	3.52	5.95	10.88	16.08	21.42
39) OTHER TIME DEPOSITS % TOTAL ASSETS	7.85	10.72	15.63	19.93	24.24
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	85.95	87.91	89.53	90.75	91.88
41) BORROWINGS AS % OF TOTAL ASSETS	0.09	0.31	0.86	2.79	6.68
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	6.34	7.18	8.16	9.27	10.69
43) LARGE LIABILITY DEPENDENCE	0.00	0.00	3.18	9.71	16.51
44) EMPLOYEES PER MILLION ASSETS	1.57	1.33	1.12	0.94	0.82
Growth Statistics					
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	-49.05	-10.49	12.88	43.66	118.86
46) NET INCOME 1-YEAR	-51.47	-9.75	13.90	42.99	141.02
47) AVERAGE ASSETS 1-YEAR	4.08	9.53	14.43	20.80	26.84
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	-35.71	15.78	71.69	142.85	N/A
49) NET INCOME 5-YEARS	-35.65	14.10	65.30	137.03	N/A
50) AVERAGE ASSETS 5-YEARS	30.58	41.06	53.64	68.04	96.17
Loan Types % Average Loans					
51) REAL ESTATE--RESIDENTIAL	8.07	12.46	19.87	28.11	36.76
52) REAL ESTATE--OTHER	7.67	12.33	18.31	25.12	31.36
53) COMMERCIAL AND INDUSTRIAL	5.51	10.10	15.66	23.23	32.19
54) AGRICULTURAL	0.22	1.12	4.29	9.33	15.27
55) PERSONAL LOANS	15.47	19.92	26.82	35.33	42.41
56) ALL OTHER LOANS	0.33	0.94	2.12	4.58	8.24
Miscellaneous					
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	85.95	87.91	89.53	90.75	91.88
58) FOREIGN DEPOSITS % TOTAL DEPOSITS					
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	0.64	1.12	1.84	2.83	3.95
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	2.19	4.36	7.40	11.18	16.67

* DOMESTIC ONLY

Tennessee

MEDIANS BY RESOURCE CLASS FOR 349 BANKS IN TENNESSEE

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	10.69	10.46	10.61	10.46	10.65	10.03
2) INTEREST EXPENSE	5.82	6.14	5.90	6.03	5.98	6.33
3) NET INTEREST MARGIN	4.99	4.22	4.64	4.54	4.55	3.66
4) LOAN LOSS PROVISION	0.49	0.32	0.30	0.28	0.31	0.25
5) TRUST INCOME	0.00	0.00	0.01	0.03	0.09	0.19
6) SERVICE CHARGES ON DEPOSITS*	0.41	0.31	0.28	0.29	0.37	0.31
7) OTHER NON-INTEREST INCOME	0.27	0.18	0.18	0.17	0.16	0.78
8) SALARIES AND BENEFITS	2.10	1.51	1.52	1.45	1.65	1.70
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	0.43	0.41	0.43	0.43	0.53	0.67
10) OTHER NON-INTEREST EXPENSE	1.23	1.01	0.98	0.90	1.01	1.06
11) TAX EQUIVALENT ADJUSTMENT	0.20	0.42	0.56	0.62	0.51	0.51
12) TAX PROVISION	0.22	0.22	0.27	0.20	0.13	0.09
13) RETURN ON ASSETS--OPERATING INCOME	0.92	0.96	1.04	1.11	0.88	0.80
14) RETURN ON ASSETS--NET INCOME	0.92	0.98	1.05	1.11	0.81	0.72
15) RETURN ON EQUITY--NET INCOME	11.01	11.72	13.20	12.99	12.71	11.83
Yields and Rates						
16) EFFECTIVE TAX RATE ON OPERATING INCOME	15.95	21.73	19.65	18.01	13.68	10.98
17) CASH DIVIDEND AS % OF OPERATING INCOME	16.23	20.38	24.78	31.72	25.87	32.96
18) CAPITAL FORMATION RATIO	8.26	9.17	10.06	9.01	8.96	7.86
19) OPERATING INCOME PER EMPLOYEE	6833	8142	9097	10777	7480	7147
20) NON-INT. INCOME % NON-INT. EXPENSE	15.91	19.27	17.57	18.68	21.02	38.38
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.89	11.79	11.97	11.79	12.21	12.67
22) YIELD ON LOANS	12.90	12.46	12.69	12.58	12.86	13.78
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.74	0.46	0.47	0.45	0.53	0.51
24) LOAN LOSS PROVISION % AVERAGE LOANS	0.94	0.55	0.54	0.47	0.57	0.44
25) YIELD ON INVESTMENT SECURITIES (FTE)	8.92	9.30	9.64	9.43	9.52	9.37
26) RATE ON TIME AND SAVINGS DEPOSITS	8.52	8.90	8.84	8.97	8.93	9.15
27) RATE ON TOTAL INTEREST FUNDS	8.53	8.90	8.88	8.86	9.04	10.19
28) BREAK EVEN YIELD	10.44	10.02	9.81	9.67	10.22	10.64
Balance Sheet Data						
29) EARNING ASSETS AS % OF ASSETS	88.05	89.76	88.66	89.75	88.89	80.71
30) CASH & DUE (NON-INT) % TOTAL ASSETS	8.47	7.01	7.21	6.94	7.52	14.12
31) INVESTMENT SECURITIES % TOTAL ASSETS	22.84	23.93	27.27	26.41	25.59	22.61
32) LOANS AS % OF TOTAL ASSETS	53.59	57.08	55.81	55.99	56.18	49.42
33) RESERVE AS % OF YEAR-END LOANS	0.77	0.87	1.02	1.07	0.99	1.26
34) LOANS AS % OF DEPOSITS*	62.81	63.98	62.59	63.24	64.70	66.21
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	23.52	20.94	22.44	21.65	24.03	28.40
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	10.71	10.52	12.11	11.96	14.14	13.27
37) MONEY MARKET CD'S* % TOTAL ASSETS	28.60	29.37	24.92	22.77	19.31	12.56
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	8.73	9.87	8.80	11.74	14.30	14.29
39) OTHER TIME DEPOSITS % TOTAL ASSETS	14.80	14.96	17.21	17.86	12.92	7.72
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	90.27	90.14	89.39	89.18	87.47	76.86
41) BORROWINGS AS % OF TOTAL ASSETS	0.40	0.47	0.71	0.69	3.09	13.17
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	9.15	8.17	8.25	7.91	7.48	6.34
43) LARGE LIABILITY DEPENDENCE	0.00	2.57	2.13	6.53	7.97	15.74
44) EMPLOYEES PER MILLION ASSETS	1.45	1.12	1.07	1.02	1.20	1.02
Growth Statistics						
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	12.76	15.51	12.69	11.55	16.17	15.81
46) NET INCOME 1-YEAR	11.78	16.25	13.53	11.32	16.12	15.76
47) AVERAGE ASSETS 1-YEAR	13.44	14.78	15.37	12.90	15.05	14.57
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	58.73	73.92	70.73	62.25	78.46	133.60
49) NET INCOME 5-YEARS	45.09	66.66	68.00	55.97	77.67	90.51
50) AVERAGE ASSETS 5-YEARS	51.72	57.58	51.27	53.95	54.70	33.79
Loan Types % Average Loans						
51) REAL ESTATE--RESIDENTIAL	20.16	20.24	22.75	20.22	14.69	9.00
52) REAL ESTATE--OTHER	15.72	19.41	18.57	19.63	16.80	16.03
53) COMMERCIAL AND INDUSTRIAL	11.94	14.30	15.12	16.60	23.57	36.82
54) AGRICULTURAL	8.09	5.79	3.43	2.00	0.55	0.39
55) PERSONAL LOANS	28.90	25.66	25.31	26.39	30.64	23.03
56) ALL OTHER LOANS	1.27	2.18	2.01	1.78	2.51	9.11
Miscellaneous						
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	90.27	90.14	89.39	89.18	87.47	77.97
58) FOREIGN DEPOSITS % TOTAL DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.04
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	2.09	1.59	2.10	1.81	1.69	2.58
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	7.96	7.45	7.39	6.42	8.60	6.28

* DOMESTIC ONLY

PROFIT DISTRIBUTION PROFILE 1980 TEXAS BASED ON 1466 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	9.26	9.80	10.33	10.79	11.19
2) INTEREST EXPENSE	6.12	5.60	5.05	4.34	3.59
3) NET INTEREST MARGIN	4.05	4.66	5.28	5.95	6.57
4) LOAN LOSS PROVISION	0.74	0.45	0.27	0.15	0.07
5) TRUST INCOME	0.01	0.03	0.08	0.16	0.26
6) SERVICE CHARGES ON DEPOSITS*	0.13	0.26	0.45	0.75	1.15
7) OTHER NON-INTEREST INCOME	0.06	0.11	0.20	0.35	0.62
8) SALARIES AND BENEFITS	2.48	2.04	1.65	1.34	1.10
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	0.94	0.68	0.46	0.32	0.22
10) OTHER NON-INTEREST EXPENSE	1.87	1.48	1.11	0.83	0.66
11) TAX EQUIVALENT ADJUSTMENT	1.00	0.80	0.59	0.38	0.18
12) TAX PROVISION	0.98	0.69	0.41	0.22	0.07
13) RETURN ON ASSETS--OPERATING INCOME	0.74	1.09	1.42	1.77	2.14
14) RETURN ON ASSETS--NET INCOME	0.73	1.08	1.40	1.73	2.09
15) RETURN ON EQUITY--NET INCOME	7.87	13.02	16.64	19.92	23.68
Yields and Rates					
16) EFFECTIVE TAX RATE ON OPERATING INCOME	6.27	13.97	22.36	30.73	37.50
17) CASH DIVIDEND AS % OF OPERATING INCOME	7.14	12.46	22.07	37.22	56.53
18) CAPITAL FORMATION RATIO	4.33	9.19	13.24	16.86	20.45
19) OPERATING INCOME PER EMPLOYEE	5333	8750	12957	17982	23772
20) NON-INT. INCOME % NON-INT. EXPENSE	11.50	17.39	23.71	30.27	37.05
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	10.96	11.68	12.35	13.06	13.87
22) YIELD ON LOANS	11.07	11.94	12.65	13.34	13.91
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.27	0.70	0.33	0.13	0.03
24) LOAN LOSS PROVISION % AVERAGE LOANS	1.50	0.91	0.57	0.32	0.17
25) YIELD ON INVESTMENT SECURITIES (FTE)	8.40	8.96	9.53	10.10	10.75
26) RATE ON TIME AND SAVINGS DEPOSITS	7.64	8.35	8.94	9.48	9.96
27) RATE ON TOTAL INTEREST FUNDS	7.70	8.38	8.98	9.50	10.11
28) BREAK EVEN YIELD	11.43	10.41	9.39	8.57	7.61
Balance Sheet Data					
29) EARNING ASSETS AS % OF ASSETS	75.89	80.31	83.70	86.46	88.43
30) CASH & DUE (NON-INT) % TOTAL ASSETS	19.38	15.47	12.19	10.02	8.56
31) INVESTMENT SECURITIES % TOTAL ASSETS	12.95	18.73	25.19	31.87	39.22
32) LOANS AS % OF TOTAL ASSETS	33.92	41.25	48.74	54.82	59.19
33) RESERVE AS % OF YEAR-END LOANS	0.48	0.74	1.00	1.23	1.58
34) LOANS AS % OF DEPOSITS*	38.56	46.90	54.91	62.03	67.48
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	25.72	29.08	33.41	38.45	43.64
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	5.74	8.04	11.23	15.00	18.30
37) MONEY MARKET CD'S* % TOTAL ASSETS	9.15	13.25	18.77	24.18	28.90
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	4.30	7.12	11.77	18.99	26.13
39) OTHER TIME DEPOSITS % TOTAL ASSETS	2.65	4.92	8.51	13.20	18.32
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	84.22	87.58	89.41	90.54	91.39
41) BORROWINGS AS % OF TOTAL ASSETS	0.19	0.36	0.87	2.29	5.54
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	6.62	7.41	8.38	9.86	12.79
43) LARGE LIABILITY DEPENDENCE	0.00	0.00	4.34	11.63	20.56
44) EMPLOYEES PER MILLION ASSETS	1.76	1.41	1.09	0.86	0.70
Growth Statistics					
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	-18.54	5.49	24.17	48.41	104.81
46) NET INCOME 1-YEAR	-17.22	5.21	24.48	47.45	108.16
47) AVERAGE ASSETS 1-YEAR	7.29	14.98	22.04	31.69	46.90
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	32.42	80.66	144.05	261.60	N/A
49) NET INCOME 5-YEARS	25.74	74.02	135.49	241.66	N/A
50) AVERAGE ASSETS 5-YEARS	32.26	50.03	69.69	96.76	156.32
Loan Types % Average Loans					
51) REAL ESTATE--RESIDENTIAL	1.51	3.49	7.46	13.32	19.72
52) REAL ESTATE--OTHER	3.22	6.78	12.16	18.83	25.06
53) COMMERCIAL AND INDUSTRIAL	12.11	18.51	28.06	39.06	49.06
54) AGRICULTURAL	0.20	1.32	7.56	20.03	36.33
55) PERSONAL LOANS	12.27	18.43	25.34	34.09	42.31
56) ALL OTHER LOANS	0.09	0.29	0.95	2.95	7.13
Miscellaneous					
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	84.22	87.58	89.41	90.54	91.39
58) FOREIGN DEPOSITS % TOTAL DEPOSITS					
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	0.16	0.48	1.63	3.05	4.97
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	1.99	3.54	6.11	10.35	16.67

* DOMESTIC ONLY

Bank Administration Institute

Texas

MEDIANS BY RESOURCE CLASS FOR 1466 BANKS IN TEXAS

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	9.93	10.26	10.36	10.40	10.57	10.31
2) INTEREST EXPENSE	4.40	4.94	5.02	5.26	5.89	6.50
3) NET INTEREST MARGIN	5.55	5.43	5.35	5.06	4.80	3.56
4) LOAN LOSS PROVISION	0.31	0.27	0.27	0.27	0.28	0.23
5) TRUST INCOME	0.01	0.02	0.02	0.04	0.11	0.19
6) SERVICE CHARGES ON DEPOSITS*	0.39	0.47	0.49	0.48	0.34	0.08
7) OTHER NON-INTEREST INCOME	0.19	0.21	0.20	0.19	0.19	0.34
8) SALARIES AND BENEFITS	2.01	1.77	1.62	1.50	1.33	1.22
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	0.54	0.50	0.48	0.44	0.37	0.32
10) OTHER NON-INTEREST EXPENSE	1.34	1.18	1.12	1.03	0.89	0.87
11) TAX EQUIVALENT ADJUSTMENT	0.32	0.51	0.67	0.65	0.67	0.48
12) TAX PROVISION	0.39	0.42	0.41	0.40	0.35	0.25
13) RETURN ON ASSETS--OPERATING INCOME	1.40	1.46	1.46	1.40	1.32	0.90
14) RETURN ON ASSETS--NET INCOME	1.39	1.44	1.45	1.37	1.28	0.89
15) RETURN ON EQUITY--NET INCOME	13.64	16.02	17.37	17.45	18.11	16.51
Yields and Rates						
16) EFFECTIVE TAX RATE ON OPERATING INCOME	22.87	22.70	21.96	22.50	21.98	21.55
17) CASH DIVIDEND AS % OF OPERATING INCOME	21.42	19.73	20.22	24.75	28.47	31.66
18) CAPITAL FORMATION RATIO	10.37	13.08	14.09	13.97	13.03	11.45
19) OPERATING INCOME PER EMPLOYEE	9692	12100	14368	13991	15527	15352
20) NON-INT. INCOME % NON-INT. EXPENSE	17.47	22.79	25.07	25.28	25.31	28.68
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.18	12.36	12.33	12.38	12.43	12.97
22) YIELD ON LOANS	12.04	12.43	12.73	12.71	13.34	14.24
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.48	0.33	0.32	0.35	0.31	0.23
24) LOAN LOSS PROVISION % AVERAGE LOANS	0.71	0.59	0.53	0.51	0.55	0.45
25) YIELD ON INVESTMENT SECURITIES (FTE)	9.09	9.47	9.66	9.64	9.49	9.50
26) RATE ON TIME AND SAVINGS DEPOSITS	8.27	8.77	8.92	9.20	9.82	10.66
27) RATE ON TOTAL INTEREST FUNDS	8.31	8.77	8.97	9.27	9.96	11.50
28) BREAK EVEN YIELD	9.80	9.50	9.18	9.19	9.60	10.62
Balance Sheet Data						
29) EARNING ASSETS AS % OF ASSETS	81.40	83.37	84.25	84.39	85.62	81.18
30) CASH & DUE (NON-INT) % TOTAL ASSETS	15.40	12.81	11.72	11.77	10.65	14.48
31) INVESTMENT SECURITIES % TOTAL ASSETS	21.73	25.87	27.44	25.87	24.55	15.51
32) LOANS AS % OF TOTAL ASSETS	44.36	47.17	48.30	51.83	52.09	52.34
33) RESERVE AS % OF YEAR-END LOANS	0.82	0.91	1.01	1.06	1.10	1.16
34) LOANS AS % OF DEPOSITS*	51.81	53.09	54.43	57.81	60.25	69.52
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	33.97	33.01	34.13	33.88	32.00	32.08
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	11.04	11.54	12.27	11.62	9.31	3.88
37) MONEY MARKET CD'S* % TOTAL ASSETS	20.40	20.78	19.32	17.77	12.57	3.82
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	8.21	9.46	11.19	15.56	25.17	29.23
39) OTHER TIME DEPOSITS % TOTAL ASSETS	9.82	9.53	9.15	8.19	5.72	2.28
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	88.60	89.61	89.68	89.78	88.52	76.08
41) BORROWINGS AS % OF TOTAL ASSETS	0.60	0.54	0.77	0.71	2.53	12.64
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	10.56	8.89	8.28	7.69	7.11	5.95
43) LARGE LIABILITY DEPENDENCE	0.00	1.59	4.71	8.98	17.44	34.51
44) EMPLOYEES PER MILLION ASSETS	1.46	1.20	1.05	0.99	0.80	0.66
Growth Statistics						
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	19.04	23.57	26.75	22.82	23.07	22.41
46) NET INCOME 1-YEAR	19.84	24.41	26.47	24.04	22.30	22.03
47) AVERAGE ASSETS 1-YEAR	19.20	22.69	22.76	21.52	22.98	21.63
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	153.19	164.28	146.52	134.37	125.00	108.70
49) NET INCOME 5-YEARS	141.51	151.41	142.01	121.55	116.62	100.40
50) AVERAGE ASSETS 5-YEARS	55.37	69.40	70.14	73.73	71.80	71.05
Loan Types % Average Loans						
51) REAL ESTATE--RESIDENTIAL	6.79	7.59	8.44	7.70	5.94	2.93
52) REAL ESTATE--OTHER	7.74	9.44	12.24	16.03	17.67	16.79
53) COMMERCIAL AND INDUSTRIAL	22.52	23.77	27.81	31.86	38.19	43.98
54) AGRICULTURAL	16.48	10.25	6.74	3.63	1.14	0.75
55) PERSONAL LOANS	28.15	27.55	24.57	23.74	23.39	15.07
56) ALL OTHER LOANS	0.98	0.89	0.81	0.66	1.81	11.29
Miscellaneous						
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	88.60	89.61	89.68	89.78	88.52	77.20
58) FOREIGN DEPOSITS % TOTAL DEPOSITS	0.00	0.00	0.00	0.00	0.00	1.04
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	1.70	2.01	1.51	1.59	1.19	1.21
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	6.47	6.01	5.47	6.16	8.01	9.[illegible]

* DOMESTIC ONLY

PROFIT DISTRIBUTION PROFILE 1980 UTAH BASED ON 76 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	10.02	10.52	11.16	11.92	12.89
2) INTEREST EXPENSE	6.57	6.05	5.40	4.39	3.62
3) NET INTEREST MARGIN	4.56	4.99	5.81	6.61	7.75
4) LOAN LOSS PROVISION	0.83	0.55	0.30	0.13	0.05
5) TRUST INCOME	0.02	0.08	0.10	0.19	0.40
6) SERVICE CHARGES ON DEPOSITS*	0.15	0.41	0.66	1.00	1.47
7) OTHER NON-INTEREST INCOME	0.10	0.16	0.30	0.59	1.28
8) SALARIES AND BENEFITS	3.58	2.92	2.40	1.90	1.61
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	1.70	1.09	0.69	0.48	0.27
10) OTHER NON-INTEREST EXPENSE	2.65	2.40	1.52	1.10	0.76
11) TAX EQUIVALENT ADJUSTMENT	0.70	0.60	0.40	0.29	0.13
12) TAX PROVISION	1.10	0.77	0.49	0.25	0.13
13) RETURN ON ASSETS--OPERATING INCOME	0.37	0.79	1.13	1.63	2.18
14) RETURN ON ASSETS--NET INCOME	0.37	0.79	1.16	1.62	2.24
15) RETURN ON EQUITY--NET INCOME	1.31	8.00	14.68	18.48	25.77
Yields and Rates					
16) EFFECTIVE TAX RATE ON OPERATING INCOME	11.05	20.10	29.76	37.50	45.67
17) CASH DIVIDEND AS % OF OPERATING INCOME	8.71	16.43	30.08	45.00	61.90
18) CAPITAL FORMATION RATIO	-1.11	3.98	10.38	15.20	19.87
19) OPERATING INCOME PER EMPLOYEE	1153	4488	7735	11260	16592
20) NON-INT. INCOME % NON-INT. EXPENSE	10.84	17.67	22.92	29.26	36.97
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.67	12.55	13.48	15.07	16.07
22) YIELD ON LOANS	11.68	12.93	14.07	15.14	15.64
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	1.27	0.54	0.37	0.15	0.09
24) LOAN LOSS PROVISION % AVERAGE LOANS	1.36	0.92	0.54	0.26	0.10
25) YIELD ON INVESTMENT SECURITIES (FTE)	7.55	8.72	9.65	10.75	14.01
26) RATE ON TIME AND SAVINGS DEPOSITS	7.50	8.35	8.99	9.69	10.11
27) RATE ON TOTAL INTEREST FUNDS	7.21	8.41	9.04	9.67	10.20
28) BREAK EVEN YIELD	13.93	12.89	11.24	9.72	8.41
Balance Sheet Data					
29) EARNING ASSETS AS % OF ASSETS	72.06	79.72	82.87	86.66	90.36
30) CASH & DUE (NON-INT) % TOTAL ASSETS	21.13	15.55	11.67	8.37	6.43
31) INVESTMENT SECURITIES % TOTAL ASSETS	2.57	4.44	12.08	19.66	24.52
32) LOANS AS % OF TOTAL ASSETS	43.97	54.39	60.32	65.65	70.43
33) RESERVE AS % OF YEAR-END LOANS	0.39	0.53	0.93	1.08	1.35
34) LOANS AS % OF DEPOSITS*	56.91	62.80	69.75	76.22	83.41
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	18.42	22.60	28.63	33.34	39.81
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	10.42	13.70	16.93	20.39	24.51
37) MONEY MARKET CD'S* % TOTAL ASSETS	6.39	8.95	12.73	18.16	23.41
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	4.47	8.15	14.67	25.76	31.95
39) OTHER TIME DEPOSITS % TOTAL ASSETS	1.59	3.13	5.77	10.52	14.34
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	68.82	83.15	87.36	89.27	90.71
41) BORROWINGS AS % OF TOTAL ASSETS	0.14	0.80	1.74	3.57	7.11
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	6.14	7.08	8.49	12.26	27.11
43) LARGE LIABILITY DEPENDENCE	0.00	0.00	5.59	20.01	27.47
44) EMPLOYEES PER MILLION ASSETS	2.59	2.04	1.63	1.32	0.93
Growth Statistics					
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	-21.66	-8.46	14.29	47.82	115.25
46) NET INCOME 1-YEAR	-21.66	-7.12	16.22	56.92	187.17
47) AVERAGE ASSETS 1-YEAR	1.00	6.94	20.30	32.67	60.04
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	5.75	59.42	130.92	308.95	N/A
49) NET INCOME 5-YEARS	6.47	53.09	153.50	308.95	N/A
50) AVERAGE ASSETS 5-YEARS	30.72	40.67	62.79	129.64	211.52
Loan Types % Average Loans					
51) REAL ESTATE--RESIDENTIAL	8.59	12.02	19.34	29.64	42.26
52) REAL ESTATE--OTHER	2.61	6.92	12.21	21.15	26.28
53) COMMERCIAL AND INDUSTRIAL	8.75	16.12	24.93	39.25	51.48
54) AGRICULTURAL	0.33	1.06	1.89	11.09	25.49
55) PERSONAL LOANS	10.00	13.95	21.57	29.43	41.98
56) ALL OTHER LOANS	0.27	0.45	1.39	3.71	9.61
Miscellaneous					
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	68.82	83.15	87.36	89.27	90.71
58) FOREIGN DEPOSITS % TOTAL DEPOSITS					
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	0.06	0.45	1.14	1.94	3.75
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	3.71	6.32	10.02	14.83	18.73

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 76 BANKS IN UTAH

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	11.28	11.33	10.98	11.14	10.71	10.75
2) INTEREST EXPENSE	4.84	5.42	5.41	6.11	6.33	6.07
3) NET INTEREST MARGIN	6.28	5.75	5.54	5.72	4.86	4.57
4) LOAN LOSS PROVISION	0.38	0.29	0.23	0.62	0.21	0.20
5) TRUST INCOME	0.00	0.10	0.00	0.05	0.10	0.14
6) SERVICE CHARGES ON DEPOSITS*	0.93	0.65	0.59	0.43	0.65	0.37
7) OTHER NON-INTEREST INCOME	0.24	0.28	0.23	0.86	0.44	0.25
8) SALARIES AND BENEFITS	2.69	2.03	2.25	2.48	2.25	1.83
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	0.99	0.67	0.53	0.59	0.87	0.49
10) OTHER NON-INTEREST EXPENSE	2.26	1.50	1.16	1.43	1.06	1.18
11) TAX EQUIVALENT ADJUSTMENT	0.44	0.35	0.43	0.46	0.39	0.53
12) TAX PROVISION	0.68	0.51	0.49	0.56	0.29	0.25
13) RETURN ON ASSETS--OPERATING INCOME	0.83	1.35	1.49	1.04	0.93	1.00
14) RETURN ON ASSETS--NET INCOME	0.83	1.37	1.43	1.04	0.93	0.94
15) RETURN ON EQUITY--NET INCOME	7.00	16.02	16.73	15.33	14.70	15.00
Yields and Rates						
16) EFFECTIVE TAX RATE ON OPERATING INCOME	38.88	27.05	28.50	35.88	24.50	20.47
17) CASH DIVIDEND AS % OF OPERATING INCOME	45.00	28.90	18.57	17.93	39.93	38.85
18) CAPITAL FORMATION RATIO	3.49	14.01	14.30	11.72	9.52	9.47
19) OPERATING INCOME PER EMPLOYEE	3777	10390	9911	5813	7375	7539
20) NON-INT. INCOME % NON-INT. EXPENSE	21.29	20.98	26.04	24.65	30.93	24.48
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	14.60	13.93	12.65	12.67	13.43	12.74
22) YIELD ON LOANS	14.42	14.17	13.40	13.70	14.36	14.02
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.39	0.30	0.37	0.78	0.38	0.32
24) LOAN LOSS PROVISION % AVERAGE LOANS	0.70	0.51	0.40	0.88	0.42	0.35
25) YIELD ON INVESTMENT SECURITIES (FTE)	9.74	9.70	9.72	9.09	9.53	10.10
26) RATE ON TIME AND SAVINGS DEPOSITS	9.10	8.94	8.72	8.81	9.08	9.49
27) RATE ON TOTAL INTEREST FUNDS	9.01	9.10	8.67	8.90	9.93	9.88
28) BREAK EVEN YIELD	12.76	11.59	10.21	10.11	11.13	10.50
Balance Sheet Data						
29) EARNING ASSETS AS % OF ASSETS	80.03	82.87	85.64	86.25	80.54	84.66
30) CASH & DUE (NON-INT) % TOTAL ASSETS	13.20	11.17	9.68	8.96	13.44	11.49
31) INVESTMENT SECURITIES % TOTAL ASSETS	4.39	12.39	18.26	15.15	20.58	17.29
32) LOANS AS % OF TOTAL ASSETS	57.20	64.33	60.39	60.39	56.40	57.81
33) RESERVE AS % OF YEAR-END LOANS	0.82	0.91	1.08	0.80	0.66	1.09
34) LOANS AS % OF DEPOSITS*	69.65	73.50	67.63	69.49	66.03	71.38
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	28.87	29.31	26.69	26.58	31.44	29.15
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	15.87	16.96	21.63	18.88	17.18	15.24
37) MONEY MARKET CD'S* % TOTAL ASSETS	14.07	11.31	17.10	12.59	8.40	10.49
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	15.65	14.67	10.00	13.15	20.03	20.10
39) OTHER TIME DEPOSITS % TOTAL ASSETS	3.91	5.50	11.68	5.42	6.81	6.10
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	83.15	88.42	88.82	88.99	85.36	82.04
41) BORROWINGS AS % OF TOTAL ASSETS	1.77	1.37	1.02	1.23	5.76	8.27
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	12.52	7.55	8.16	7.61	6.17	6.24
43) LARGE LIABILITY DEPENDENCE	2.27	9.41	2.04	5.17	18.81	22.36
44) EMPLOYEES PER MILLION ASSETS	2.01	1.42	1.43	1.63	1.42	1.31
Growth Statistics						
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	30.20	23.52	5.23	-9.91	13.30	15.67
46) NET INCOME 1-YEAR	35.00	21.07	6.69	-7.12	10.92	13.19
47) AVERAGE ASSETS 1-YEAR	27.04	27.17	16.98	16.74	4.19	11.32
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	320.86	182.25	100.41	38.70	67.24	64.02
49) NET INCOME 5-YEARS	322.76	182.25	112.96	37.89	56.58	55.70
50) AVERAGE ASSETS 5-YEARS	152.59	58.13	60.52	64.23	57.40	58.06
Loan Types % Average Loans						
51) REAL ESTATE--RESIDENTIAL	17.47	22.89	22.95	18.10	9.82	17.93
52) REAL ESTATE--OTHER	12.93	9.78	12.53	16.89	18.10	21.77
53) COMMERCIAL AND INDUSTRIAL	30.38	20.98	16.15	25.71	34.91	30.81
54) AGRICULTURAL	1.66	12.77	3.44	1.46	0.93	1.39
55) PERSONAL LOANS	22.24	20.85	19.73	21.70	31.53	24.35
56) ALL OTHER LOANS	0.54	2.05	1.38	1.56	2.59	4.75
Miscellaneous						
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	83.15	88.42	88.82	88.99	85.36	82.55
58) FOREIGN DEPOSITS % TOTAL DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.00
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	0.55	1.00	1.53	1.18	1.19	1.75
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	11.70	10.46	6.87	6.27	11.07	9.83

* DOMESTIC ONLY

PROFIT DISTRIBUTION PROFILE 1980 VERMONT BASED ON 28 BANKS

Operating Performance—% of Assets

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
1) INTEREST INCOME (FTE)	9.54	9.87	10.17	10.54	10.74
2) INTEREST EXPENSE	6.39	6.01	5.70	5.42	4.72
3) NET INTEREST MARGIN	3.55	4.30	4.55	5.08	5.43
4) LOAN LOSS PROVISION	0.50	0.23	0.17	0.09	0.02
5) TRUST INCOME	0.02	0.02	0.09	0.21	0.27
6) SERVICE CHARGES ON DEPOSITS*	0.10	0.14	0.18	0.26	0.34
7) OTHER NON-INTEREST INCOME	0.07	0.11	0.20	0.35	0.58
8) SALARIES AND BENEFITS	2.00	1.88	1.72	1.48	1.29
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	0.71	0.62	0.50	0.37	0.30
10) OTHER NON-INTEREST EXPENSE	1.60	1.24	0.93	0.83	0.70
11) TAX EQUIVALENT ADJUSTMENT	0.72	0.67	0.55	0.47	0.31
12) TAX PROVISION	0.62	0.44	0.19	0.02	-0.05
13) RETURN ON ASSETS--OPERATING INCOME	0.64	0.76	1.03	1.24	1.61
14) RETURN ON ASSETS--NET INCOME	0.63	0.76	1.05	1.26	1.49
15) RETURN ON EQUITY--NET INCOME	7.62	12.39	14.05	17.16	21.48

Yields and Rates

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
16) EFFECTIVE TAX RATE ON OPERATING INCOME	-5.72	1.38	13.15	27.50	32.00
17) CASH DIVIDEND AS % OF OPERATING INCOME	22.50	25.43	33.84	37.91	43.31
18) CAPITAL FORMATION RATIO	4.99	6.85	9.87	12.98	15.02
19) OPERATING INCOME PER EMPLOYEE	4944	5839	9248	12088	16764
20) NON-INT. INCOME % NON-INT. EXPENSE	8.30	10.54	16.98	22.25	29.10
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	10.70	11.02	11.47	11.99	13.53
22) YIELD ON LOANS	10.40	10.66	11.00	11.59	12.60
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.74	0.32	0.17	0.10	0.03
24) LOAN LOSS PROVISION % AVERAGE LOANS	0.84	0.36	0.24	0.13	0.03
25) YIELD ON INVESTMENT SECURITIES (FTE)	8.88	9.55	10.49	11.07	12.36
26) RATE ON TIME AND SAVINGS DEPOSITS	6.95	7.31	7.64	8.04	9.06
27) RATE ON TOTAL INTEREST FUNDS	7.04	7.46	7.72	8.23	9.05
28) BREAK EVEN YIELD	12.25	10.30	9.30	9.02	8.44

Balance Sheet Data

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
29) EARNING ASSETS AS % OF ASSETS	78.90	86.02	89.18	90.36	92.75
30) CASH & DUE (NON-INT) % TOTAL ASSETS	19.31	11.04	7.55	6.33	4.72
31) INVESTMENT SECURITIES % TOTAL ASSETS	12.07	14.70	17.93	22.51	28.99
32) LOANS AS % OF TOTAL ASSETS	52.95	58.84	63.36	67.95	71.78
33) RESERVE AS % OF YEAR-END LOANS	0.63	0.72	0.80	0.91	1.09
34) LOANS AS % OF DEPOSITS*	58.64	64.46	71.81	75.25	80.70
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	14.31	15.94	17.53	21.80	30.37
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	21.73	29.23	33.24	36.04	39.15
37) MONEY MARKET CD'S* % TOTAL ASSETS	11.17	14.60	17.28	22.19	25.47
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	1.68	2.92	6.49	9.28	14.46
39) OTHER TIME DEPOSITS % TOTAL ASSETS	5.43	10.01	12.32	15.58	17.02
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	87.18	88.51	90.10	91.07	91.76
41) BORROWINGS AS % OF TOTAL ASSETS	0.63	0.91	1.59	2.90	3.24
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	5.51	6.33	7.47	8.42	10.17
43) LARGE LIABILITY DEPENDENCE	0.00	0.00	2.38	6.53	14.49
44) EMPLOYEES PER MILLION ASSETS	1.66	1.31	1.13	1.03	0.87

Growth Statistics

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	-15.81	0.55	10.13	18.11	50.00
46) NET INCOME 1-YEAR	-8.30	4.15	10.80	20.97	50.00
47) AVERAGE ASSETS 1-YEAR	7.79	10.73	14.72	20.05	51.19
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	23.11	47.61	78.61	154.08	213.00
49) NET INCOME 5-YEARS	14.20	47.61	76.39	146.15	190.62
50) AVERAGE ASSETS 5-YEARS	31.81	36.95	43.12	57.32	62.18

Loan Types % Average Loans

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
51) REAL ESTATE--RESIDENTIAL	25.59	30.44	40.27	49.21	54.39
52) REAL ESTATE--OTHER	7.40	11.33	17.30	22.90	27.82
53) COMMERCIAL AND INDUSTRIAL	8.82	11.41	18.99	24.55	26.82
54) AGRICULTURAL	0.09	0.23	1.29	5.09	14.02
55) PERSONAL LOANS	8.90	9.68	15.84	21.95	28.36
56) ALL OTHER LOANS	0.10	0.17	0.61	3.17	4.34

Miscellaneous

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	87.18	88.51	90.10	91.07	91.76
58) FOREIGN DEPOSITS % TOTAL DEPOSITS					
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	0.68	1.02	1.37	2.13	3.25
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	1.86	3.09	5.43	7.32	9.91

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 28 BANKS IN VERMONT

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	10.67	10.20	10.03	9.87	10.29	0.00
2) INTEREST EXPENSE	5.71	5.75	5.56	6.17	5.91	0.00
3) NET INTEREST MARGIN	5.43	4.61	4.55	3.55	4.33	0.00
4) LOAN LOSS PROVISION	0.33	0.59	0.14	0.12	0.17	0.00
5) TRUST INCOME	0.00	0.02	0.04	0.26	0.17	0.00
6) SERVICE CHARGES ON DEPOSITS*	0.18	0.24	0.16	0.15	0.22	0.00
7) OTHER NON-INTEREST INCOME	0.20	0.10	0.20	0.25	0.37	0.00
8) SALARIES AND BENEFITS	1.75	1.82	1.67	1.43	1.78	0.00
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	0.59	0.45	0.50	0.37	0.53	0.00
10) OTHER NON-INTEREST EXPENSE	1.60	1.12	0.90	0.81	0.92	0.00
11) TAX EQUIVALENT ADJUSTMENT	0.22	0.52	0.51	0.57	0.67	0.00
12) TAX PROVISION	0.63	0.53	0.23	0.00	0.00	0.00
13) RETURN ON ASSETS--OPERATING INCOME	1.14	1.24	1.06	1.16	0.87	0.00
14) RETURN ON ASSETS--NET INCOME	1.27	1.24	1.05	1.05	0.87	0.00
15) RETURN ON EQUITY--NET INCOME	16.88	11.95	13.41	12.55	14.05	0.00
Yields and Rates						
16) EFFECTIVE TAX RATE ON OPERATING INCOME	29.21	27.50	17.58	1.19	-0.79	0.00
17) CASH DIVIDEND AS % OF OPERATING INCOME	21.21	34.19	33.18	29.75	35.94	0.00
18) CAPITAL FORMATION RATIO	14.70	5.48	9.82	8.44	9.31	0.00
19) OPERATING INCOME PER EMPLOYEE	11142	10812	9372	12565	5862	0
20) NON-INT. INCOME % NON-INT. EXPENSE	20.13	10.54	14.67	16.42	24.01	0.00
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	13.53	11.86	11.28	10.97	11.32	0.00
22) YIELD ON LOANS	11.60	11.10	10.98	11.00	11.30	0.00
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.16	0.36	0.15	0.23	0.21	0.00
24) LOAN LOSS PROVISION % AVERAGE LOANS	0.60	0.84	0.21	0.23	0.24	0.00
25) YIELD ON INVESTMENT SECURITIES (FTE)	10.39	10.75	9.89	8.06	10.79	0.00
26) RATE ON TIME AND SAVINGS DEPOSITS	9.16	7.82	7.50	8.04	7.87	0.00
27) RATE ON TOTAL INTEREST FUNDS	9.30	7.82	7.61	8.27	7.97	0.00
28) BREAK EVEN YIELD	11.08	9.32	9.29	9.21	9.41	0.00
Balance Sheet Data						
29) EARNING ASSETS AS % OF ASSETS	86.19	86.02	89.42	86.74	89.94	0.00
30) CASH & DUE (NON-INT) % TOTAL ASSETS	11.04	12.52	7.34	7.76	6.56	0.00
31) INVESTMENT SECURITIES % TOTAL ASSETS	12.07	14.70	17.75	27.04	18.65	0.00
32) LOANS AS % OF TOTAL ASSETS	61.67	62.62	61.23	52.59	67.50	0.00
33) RESERVE AS % OF YEAR-END LOANS	0.77	1.09	0.78	0.88	0.74	0.00
34) LOANS AS % OF DEPOSITS*	74.52	68.49	69.50	57.31	74.76	0.00
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	30.37	15.71	17.45	14.50	19.39	0.00
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	20.74	32.25	35.27	32.80	29.86	0.00
37) MONEY MARKET CD'S* % TOTAL ASSETS	25.47	19.39	16.97	17.59	16.04	0.00
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	11.45	2.88	4.58	8.46	10.66	0.00
39) OTHER TIME DEPOSITS % TOTAL ASSETS	5.45	15.50	13.89	12.07	12.27	0.00
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	88.36	90.37	90.29	88.88	89.52	0.00
41) BORROWINGS AS % OF TOTAL ASSETS	1.28	0.93	0.91	3.20	2.31	0.00
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	8.70	7.70	7.49	8.41	5.80	0.00
43) LARGE LIABILITY DEPENDENCE	4.09	0.00	0.52	4.40	5.79	0.00
44) EMPLOYEES PER MILLION ASSETS	1.13	1.14	1.13	0.92	1.31	0.00
Growth Statistics						
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	50.00		7.16	1.80	7.76	0.00
46) NET INCOME 1-YEAR	50.00		11.34	1.46	10.29	0.00
47) AVERAGE ASSETS 1-YEAR	20.59	19.13	11.34	16.07	14.61	0.00
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	250.57	67.73	78.36	91.39	75.06	0.00
49) NET INCOME 5-YEARS	250.57	38.71	97.39	48.02	71.34	0.00
50) AVERAGE ASSETS 5-YEARS	121.49	34.10	44.53	34.27	46.38	0.00
Loan Types % Average Loans						
51) REAL ESTATE--RESIDENTIAL	35.23	40.27	46.18	31.90	31.67	0.00
52) REAL ESTATE--OTHER	4.80	19.68	11.74	20.55	21.54	0.00
53) COMMERCIAL AND INDUSTRIAL	20.73	14.56	14.35	22.39	22.55	0.00
54) AGRICULTURAL	14.37	8.50	1.29	2.90	0.31	0.00
55) PERSONAL LOANS	25.31	8.90	14.74	12.91	21.35	0.00
56) ALL OTHER LOANS	0.24	0.26	1.29	0.44	1.30	0.00
Miscellaneous						
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	88.36	90.37	90.29	88.88	89.52	0.00
58) FOREIGN DEPOSITS % TOTAL DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.00
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	2.13	1.15	1.10	1.54	1.38	0.00
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	6.03	3.43	5.10	5.55	7.46	0.00

* DOMESTIC ONLY

Virginia

Bank Administration Institute

PROFIT DISTRIBUTION PROFILE 1980 VIRGINIA BASED ON 229 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	9.40	9.72	10.18	10.60	10.92
2) INTEREST EXPENSE	6.32	5.93	5.43	4.93	4.35
3) NET INTEREST MARGIN	3.76	4.21	4.67	5.26	5.92
4) LOAN LOSS PROVISION	0.59	0.36	0.20	0.11	0.06
5) TRUST INCOME	0.02	0.05	0.10	0.19	0.24
6) SERVICE CHARGES ON DEPOSITS*	0.06	0.10	0.19	0.33	0.65
7) OTHER NON-INTEREST INCOME	0.09	0.14	0.24	0.38	0.58
8) SALARIES AND BENEFITS	2.45	2.06	1.61	1.31	1.15
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	0.85	0.63	0.47	0.31	0.23
10) OTHER NON-INTEREST EXPENSE	1.89	1.46	1.06	0.78	0.63
11) TAX EQUIVALENT ADJUSTMENT	0.89	0.73	0.59	0.42	0.25
12) TAX PROVISION	0.51	0.34	0.18	0.04	-0.05
13) RETURN ON ASSETS--OPERATING INCOME	0.46	0.76	1.01	1.25	1.51
14) RETURN ON ASSETS--NET INCOME	0.45	0.76	1.01	1.24	1.50
15) RETURN ON EQUITY--NET INCOME	4.51	9.11	12.01	14.28	15.98
Yields and Rates					
16) EFFECTIVE TAX RATE ON OPERATING INCOME	-5.15	3.86	15.45	23.16	32.38
17) CASH DIVIDEND AS % OF OPERATING INCOME	11.26	19.31	28.73	43.26	59.81
18) CAPITAL FORMATION RATIO	2.06	5.48	8.39	10.65	12.89
19) OPERATING INCOME PER EMPLOYEE	2421	5333	8018	11500	16621
20) NON-INT. INCOME % NON-INT. EXPENSE	8.09	11.34	15.12	19.14	24.39
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	10.45	10.86	11.47	12.14	13.07
22) YIELD ON LOANS	10.78	11.29	11.90	12.68	13.44
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.82	0.45	0.24	0.11	0.04
24) LOAN LOSS PROVISION % AVERAGE LOANS	0.99	0.61	0.35	0.19	0.11
25) YIELD ON INVESTMENT SECURITIES (FTE)	8.30	8.93	9.52	10.00	10.80
26) RATE ON TIME AND SAVINGS DEPOSITS	7.26	7.64	8.12	8.54	9.01
27) RATE ON TOTAL INTEREST FUNDS	7.28	7.67	8.12	8.67	9.18
28) BREAK EVEN YIELD	11.70	10.49	9.44	8.68	8.09
Balance Sheet Data					
29) EARNING ASSETS AS % OF ASSETS	82.18	85.63	89.02	91.01	92.70
30) CASH & DUE (NON-INT) % TOTAL ASSETS	12.28	9.53	7.68	6.07	4.98
31) INVESTMENT SECURITIES % TOTAL ASSETS	11.57	17.67	23.34	29.57	36.15
32) LOANS AS % OF TOTAL ASSETS	47.10	53.02	58.91	63.19	66.93
33) RESERVE AS % OF YEAR-END LOANS	0.53	0.72	0.96	1.16	1.27
34) LOANS AS % OF DEPOSITS*	53.46	60.75	66.46	71.36	76.35
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	16.07	18.58	22.38	27.24	33.73
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	13.19	16.85	20.74	24.59	28.43
37) MONEY MARKET CD'S* % TOTAL ASSETS	12.29	15.94	19.86	24.09	27.80
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	1.33	2.81	5.50	9.61	13.51
39) OTHER TIME DEPOSITS % TOTAL ASSETS	6.44	10.53	16.10	20.90	25.93
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	82.68	86.69	89.34	90.57	91.44
41) BORROWINGS AS % OF TOTAL ASSETS	0.13	0.36	1.02	3.03	6.98
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	6.76	7.36	8.45	10.03	12.17
43) LARGE LIABILITY DEPENDENCE	0.00	0.00	0.15	4.13	9.14
44) EMPLOYEES PER MILLION ASSETS	1.98	1.57	1.17	0.95	0.81
Growth Statistics					
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	-33.33	-17.24	-0.71	16.01	61.66
46) NET INCOME 1-YEAR	-33.33	-15.31	-0.43	18.47	76.66
47) AVERAGE ASSETS 1-YEAR	4.18	8.02	14.16	21.07	40.75
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	-14.06	20.15	63.34	120.51	N/A
49) NET INCOME 5-YEARS	-20.63	18.68	52.92	117.17	N/A
50) AVERAGE ASSETS 5-YEARS	30.98	38.82	51.16	75.51	171.85
Loan Types % Average Loans					
51) REAL ESTATE--RESIDENTIAL	14.41	22.04	32.50	40.86	47.25
52) REAL ESTATE--OTHER	3.06	7.55	11.93	16.92	23.21
53) COMMERCIAL AND INDUSTRIAL	6.02	10.38	16.73	24.41	33.94
54) AGRICULTURAL	0.18	0.59	2.67	6.18	11.35
55) PERSONAL LOANS	13.20	18.55	23.80	30.81	37.64
56) ALL OTHER LOANS	0.04	0.19	0.90	2.24	4.27
Miscellaneous					
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	82.85	86.69	89.34	90.57	91.44
58) FOREIGN DEPOSITS % TOTAL DEPOSITS					
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	0.20	0.52	1.17	2.23	3.55
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	0.61	1.54	2.97	5.43	8.21

* DOMESTIC ONLY

Virginia

MEDIANS BY RESOURCE CLASS FOR 229 BANKS IN VIRGINIA

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	10.23	10.30	9.94	10.06	10.17	10.42
2) INTEREST EXPENSE	5.19	5.49	5.43	5.50	5.10	5.75
3) NET INTEREST MARGIN	5.04	4.74	4.51	4.56	5.05	5.06
4) LOAN LOSS PROVISION	0.24	0.29	0.16	0.17	0.15	0.30
5) TRUST INCOME	0.25	0.04	0.05	0.12	0.13	0.20
6) SERVICE CHARGES ON DEPOSITS*	0.32	0.18	0.17	0.14	0.21	0.24
7) OTHER NON-INTEREST INCOME	0.28	0.26	0.21	0.16	0.33	0.38
8) SALARIES AND BENEFITS	2.13	1.65	1.41	1.54	1.94	2.00
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	0.78	0.46	0.43	0.36	0.66	0.61
10) OTHER NON-INTEREST EXPENSE	1.59	1.07	0.92	0.93	1.29	1.16
11) TAX EQUIVALENT ADJUSTMENT	0.25	0.49	0.62	0.67	0.63	0.63
12) TAX PROVISION	0.26	0.19	0.20	0.14	0.07	-0.01
13) RETURN ON ASSETS--OPERATING INCOME	1.02	0.97	1.04	1.12	1.02	0.91
14) RETURN ON ASSETS--NET INCOME	1.10	0.97	1.04	1.08	0.97	0.83
15) RETURN ON EQUITY--NET INCOME	8.02	11.12	12.60	12.41	13.35	12.78
Yields and Rates						
16) EFFECTIVE TAX RATE ON OPERATING INCOME	20.08	17.41	15.28	12.68	10.37	-1.54
17) CASH DIVIDEND AS % OF OPERATING INCOME	18.06	26.73	27.05	29.41	44.05	51.08
18) CAPITAL FORMATION RATIO	7.70	8.39	8.45	9.06	7.18	7.45
19) OPERATING INCOME PER EMPLOYEE	6158	7608	9086	9750	7158	7953
20) NON-INT. INCOME % NON-INT. EXPENSE	10.26	14.15	14.46	16.32	20.18	23.99
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.36	11.67	11.14	11.19	11.67	12.55
22) YIELD ON LOANS	12.99	12.15	11.55	11.80	12.40	13.28
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.20	0.28	0.21	0.25	0.28	0.45
24) LOAN LOSS PROVISION % AVERAGE LOANS	0.46	0.45	0.26	0.32	0.23	0.55
25) YIELD ON INVESTMENT SECURITIES (FTE)	9.68	9.33	9.45	9.53	9.81	10.22
26) RATE ON TIME AND SAVINGS DEPOSITS	8.21	8.22	8.05	7.95	7.91	8.36
27) RATE ON TOTAL INTEREST FUNDS	8.08	8.35	8.06	7.97	8.00	8.78
28) BREAK EVEN YIELD	10.64	9.68	9.18	9.16	9.70	10.72
Balance Sheet Data						
29) EARNING ASSETS AS % OF ASSETS	85.31	88.94	89.69	89.73	86.09	84.37
30) CASH & DUE (NON-INT) % TOTAL ASSETS	7.97	7.98	7.09	7.27	9.82	11.10
31) INVESTMENT SECURITIES % TOTAL ASSETS	16.44	20.38	24.39	28.94	21.35	21.38
32) LOANS AS % OF TOTAL ASSETS	56.97	59.31	59.46	57.18	60.33	56.42
33) RESERVE AS % OF YEAR-END LOANS	0.73	0.95	0.96	1.04	1.07	1.11
34) LOANS AS % OF DEPOSITS*	67.35	67.62	66.10	64.20	69.91	69.67
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	23.50	22.46	21.15	21.65	27.72	27.97
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	17.48	19.71	22.89	21.69	20.56	17.41
37) MONEY MARKET CD'S* % TOTAL ASSETS	22.31	21.51	20.32	18.97	16.04	13.61
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	6.38	7.14	4.66	3.96	6.26	9.61
39) OTHER TIME DEPOSITS % TOTAL ASSETS	9.93	15.26	17.11	18.04	14.21	12.48
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	87.38	89.73	89.85	89.93	87.76	80.98
41) BORROWINGS AS % OF TOTAL ASSETS	0.97	0.89	0.72	0.92	3.48	9.51
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	11.48	8.55	8.35	7.89	7.23	6.36
43) LARGE LIABILITY DEPENDENCE	0.00	0.00	0.09	1.46	2.96	6.72
44) EMPLOYEES PER MILLION ASSETS	1.75	1.26	1.04	1.10	1.39	1.35
Growth Statistics						
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	18.33	-1.86	-4.66	-1.83	-1.10	3.38
46) NET INCOME 1-YEAR	20.45	-0.50	-4.22	-1.44	-1.81	3.75
47) AVERAGE ASSETS 1-YEAR	39.81	15.85	11.36	14.85	8.91	10.66
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	231.25	73.69	47.22	62.69	43.15	141.54
49) NET INCOME 5-YEARS	231.25	71.33	44.57	44.40	35.83	119.88
50) AVERAGE ASSETS 5-YEARS	90.18	58.10	47.32	45.23	43.17	64.35
Loan Types % Average Loans						
51) REAL ESTATE--RESIDENTIAL	21.92	29.84	35.02	33.46	31.17	26.56
52) REAL ESTATE--OTHER	9.20	11.67	11.45	13.36	12.01	14.88
53) COMMERCIAL AND INDUSTRIAL	22.65	16.24	13.45	16.63	18.80	23.03
54) AGRICULTURAL	2.39	3.76	3.05	2.66	0.20	0.42
55) PERSONAL LOANS	30.10	22.56	22.44	24.02	29.04	32.39
56) ALL OTHER LOANS	0.39	0.73	1.19	0.41	1.78	2.43
Miscellaneous						
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	87.38	89.73	89.85	89.93	87.76	80.98
58) FOREIGN DEPOSITS % TOTAL DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.00
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	0.55	1.12	1.21	1.23	1.18	1.77
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	4.39	3.93	2.40	1.92	2.62	4.63

* DOMESTIC ONLY

PROFIT DISTRIBUTION PROFILE 1980 WASHINGTON BASED ON 100 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	9.65	10.01	10.42	10.93	11.26
2) INTEREST EXPENSE	6.18	5.86	5.15	4.52	3.78
3) NET INTEREST MARGIN	4.11	4.60	5.30	5.91	6.63
4) LOAN LOSS PROVISION	0.62	0.31	0.21	0.11	0.05
5) TRUST INCOME	0.02	0.08	0.14	0.25	0.31
6) SERVICE CHARGES ON DEPOSITS*	0.14	0.29	0.48	0.69	1.00
7) OTHER NON-INTEREST INCOME	0.10	0.17	0.28	0.41	0.58
8) SALARIES AND BENEFITS	3.01	2.67	2.28	1.94	1.68
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	0.87	0.67	0.51	0.36	0.26
10) OTHER NON-INTEREST EXPENSE	2.14	1.81	1.35	1.06	0.82
11) TAX EQUIVALENT ADJUSTMENT	0.82	0.66	0.44	0.29	0.19
12) TAX PROVISION	0.52	0.36	0.23	0.08	0.04
13) RETURN ON ASSETS--OPERATING INCOME	0.35	0.68	0.98	1.31	1.95
14) RETURN ON ASSETS--NET INCOME	0.35	0.68	0.99	1.32	1.75
15) RETURN ON EQUITY--NET INCOME	3.52	7.86	12.19	15.72	17.99
Yields and Rates					
16) EFFECTIVE TAX RATE ON OPERATING INCOME	4.08	10.34	15.56	24.14	29.46
17) CASH DIVIDEND AS % OF OPERATING INCOME	6.84	11.70	18.38	28.70	46.34
18) CAPITAL FORMATION RATIO	1.72	6.97	10.29	12.98	16.32
19) OPERATING INCOME PER EMPLOYEE	2462	4586	7186	9708	14257
20) NON-INT. INCOME % NON-INT. EXPENSE	8.01	16.62	20.46	25.36	31.04
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.00	11.72	12.26	12.98	13.94
22) YIELD ON LOANS	11.22	11.71	12.61	13.16	13.67
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.92	0.37	0.19	0.09	0.03
24) LOAN LOSS PROVISION % AVERAGE LOANS	1.02	0.57	0.37	0.20	0.10
25) YIELD ON INVESTMENT SECURITIES (FTE)	8.91	9.61	10.26	10.69	11.21
26) RATE ON TIME AND SAVINGS DEPOSITS	6.33	7.74	8.30	8.97	9.43
27) RATE ON TOTAL INTEREST FUNDS	6.65	7.88	8.46	9.15	9.72
28) BREAK EVEN YIELD	12.35	11.61	10.42	9.43	8.61
Balance Sheet Data					
29) EARNING ASSETS AS % OF ASSETS	76.15	82.16	85.98	88.39	90.56
30) CASH & DUE (NON-INT) % TOTAL ASSETS	15.52	12.76	9.52	7.15	5.96
31) INVESTMENT SECURITIES % TOTAL ASSETS	9.56	12.98	18.76	24.08	29.29
32) LOANS AS % OF TOTAL ASSETS	39.50	52.91	58.47	63.09	65.29
33) RESERVE AS % OF YEAR-END LOANS	0.35	0.69	0.97	1.10	1.27
34) LOANS AS % OF DEPOSITS*	49.17	61.60	67.83	72.00	75.08
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	18.44	23.33	28.00	32.72	36.04
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	14.14	17.24	21.01	25.17	28.26
37) MONEY MARKET CD'S* % TOTAL ASSETS	8.87	12.54	15.61	19.40	24.50
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	5.19	8.30	12.24	17.26	24.71
39) OTHER TIME DEPOSITS % TOTAL ASSETS	1.67	3.72	7.07	9.50	11.97
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	75.06	82.55	87.50	90.47	91.15
41) BORROWINGS AS % OF TOTAL ASSETS	0.24	0.75	2.05	4.66	8.77
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	5.99	6.83	8.12	12.01	18.45
43) LARGE LIABILITY DEPENDENCE	0.00	2.69	6.56	13.21	17.83
44) EMPLOYEES PER MILLION ASSETS	1.99	1.71	1.40	1.15	0.97
Growth Statistics					
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	-40.13	-5.62	13.24	44.31	191.42
46) NET INCOME 1-YEAR	-38.51	-4.40	11.30	49.41	216.76
47) AVERAGE ASSETS 1-YEAR	-0.50	8.45	17.85	28.85	63.35
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	-3.90	34.60	84.49	179.70	N/A
49) NET INCOME 5-YEARS	-10.09	32.46	80.95	170.96	N/A
50) AVERAGE ASSETS 5-YEARS	35.61	55.69	77.12	118.22	178.22
Loan Types % Average Loans					
51) REAL ESTATE--RESIDENTIAL	3.85	7.68	17.08	28.27	39.03
52) REAL ESTATE--OTHER	3.60	6.40	9.89	14.89	19.99
53) COMMERCIAL AND INDUSTRIAL	17.35	23.10	31.39	44.03	53.10
54) AGRICULTURAL	0.12	0.46	4.05	13.91	38.97
55) PERSONAL LOANS	6.79	8.74	13.62	20.58	24.24
56) ALL OTHER LOANS	0.07	0.32	0.73	2.90	5.53
Miscellaneous					
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	76.61	82.55	87.50	90.47	91.15
58) FOREIGN DEPOSITS % TOTAL DEPOSITS					
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	0.19	0.39	0.77	1.58	2.42
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	3.79	5.89	9.48	16.73	21.40

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 100 BANKS IN WASHINGTON

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	10.32	10.48	10.47	10.46	10.58	10.26
2) INTEREST EXPENSE	4.69	5.17	5.63	5.25	5.22	5.45
3) NET INTEREST MARGIN	5.57	5.50	5.27	5.10	4.94	4.11
4) LOAN LOSS PROVISION	0.24	0.23	0.15	0.17	0.09	0.22
5) TRUST INCOME	0.00	0.00	0.02	0.10	0.25	0.16
6) SERVICE CHARGES ON DEPOSITS*	0.38	0.57	0.52	0.48	0.40	0.39
7) OTHER NON-INTEREST INCOME	0.20	0.29	0.29	0.21	0.26	0.41
8) SALARIES AND BENEFITS	2.50	2.40	2.33	2.14	2.09	2.09
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	0.65	0.49	0.53	0.44	0.44	0.55
10) OTHER NON-INTEREST EXPENSE	1.42	1.55	1.33	1.10	0.92	1.14
11) TAX EQUIVALENT ADJUSTMENT	0.23	0.33	0.51	0.64	0.94	0.36
12) TAX PROVISION	0.38	0.22	0.20	0.22	0.10	0.28
13) RETURN ON ASSETS--OPERATING INCOME	1.17	0.96	0.87	1.25	1.24	0.75
14) RETURN ON ASSETS--NET INCOME	1.22	0.96	0.88	1.25	1.24	0.73
15) RETURN ON EQUITY--NET INCOME	7.66	11.44	12.84	14.46	13.37	14.63
Yields and Rates						
16) EFFECTIVE TAX RATE ON OPERATING INCOME	22.77	14.75	15.61	14.11	13.26	25.29
17) CASH DIVIDEND AS % OF OPERATING INCOME	8.02	15.72	19.85	20.11	27.63	26.29
18) CAPITAL FORMATION RATIO	7.66	10.75	11.46	11.78	9.62	10.11
19) OPERATING INCOME PER EMPLOYEE	7500	7257	6173	8460	10430	6876
20) NON-INT. INCOME % NON-INT. EXPENSE	12.83	20.73	21.25	19.18	26.31	29.76
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.89	12.30	12.39	11.99	11.85	12.09
22) YIELD ON LOANS	12.11	12.66	12.64	12.27	12.68	12.69
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.20	0.17	0.18	0.18	0.23	0.28
24) LOAN LOSS PROVISION % AVERAGE LOANS	0.57	0.43	0.24	0.28	0.18	0.39
25) YIELD ON INVESTMENT SECURITIES (FTE)	10.31	10.22	10.56	9.96	10.19	9.98
26) RATE ON TIME AND SAVINGS DEPOSITS	8.03	8.42	8.19	8.36	8.37	8.31
27) RATE ON TOTAL INTEREST FUNDS	8.00	8.45	8.47	8.42	8.42	9.26
28) BREAK EVEN YIELD	11.77	10.47	10.48	9.54	9.25	10.72
Balance Sheet Data						
29) EARNING ASSETS AS % OF ASSETS	80.10	85.97	87.97	87.72	87.83	83.19
30) CASH & DUE (NON-INT) % TOTAL ASSETS	12.56	9.60	8.09	7.70	7.75	12.33
31) INVESTMENT SECURITIES % TOTAL ASSETS	18.18	17.40	20.75	21.35	28.22	13.91
32) LOANS AS % OF TOTAL ASSETS	49.02	60.88	62.24	58.66	50.93	62.72
33) RESERVE AS % OF YEAR-END LOANS	0.40	0.99	0.96	1.08	1.18	0.96
34) LOANS AS % OF DEPOSITS*	62.57	68.49	70.56	68.30	59.95	74.01
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	23.33	28.78	30.00	27.35	26.59	29.31
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	17.88	20.68	22.34	23.18	21.27	21.59
37) MONEY MARKET CD'S* % TOTAL ASSETS	12.06	15.99	15.92	18.25	15.73	10.27
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	15.08	12.74	10.58	9.87	12.64	8.20
39) OTHER TIME DEPOSITS % TOTAL ASSETS	3.25	6.87	7.21	9.29	9.82	8.49
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	81.48	88.34	89.73	89.29	85.87	79.52
41) BORROWINGS AS % OF TOTAL ASSETS	1.50	1.64	1.89	1.40	3.60	9.60
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	16.56	8.33	6.81	7.18	7.91	5.00
43) LARGE LIABILITY DEPENDENCE	3.62	6.38	9.04	7.07	4.84	6.78
44) EMPLOYEES PER MILLION ASSETS	1.58	1.39	1.51	1.26	1.34	1.29
Growth Statistics						
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	44.04	16.77	2.87	6.32	9.74	10.33
46) NET INCOME 1-YEAR	50.71	16.77	5.13	10.15	1.39	10.33
47) AVERAGE ASSETS 1-YEAR	30.81	21.37	14.03	13.65	11.26	10.09
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	94.73	92.56	85.85	56.22	53.63	95.42
49) NET INCOME 5-YEARS	80.95	90.75	84.04	52.54	34.60	84.82
50) AVERAGE ASSETS 5-YEARS	40.27	107.42	98.65	66.49	59.71	72.55
Loan Types % Average Loans						
51) REAL ESTATE--RESIDENTIAL	19.02	15.67	21.61	22.80	16.89	15.41
52) REAL ESTATE--OTHER	9.89	8.16	12.38	10.92	19.41	13.80
53) COMMERCIAL AND INDUSTRIAL	29.93	41.67	28.12	26.87	29.02	28.43
54) AGRICULTURAL	17.32	3.94	1.12	4.48	0.50	2.97
55) PERSONAL LOANS	14.30	12.52	12.45	13.82	22.88	22.83
56) ALL OTHER LOANS	0.66	0.61	1.36	0.45	0.74	5.57
Miscellaneous						
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	81.48	88.34	89.73	89.29	85.87	79.52
58) FOREIGN DEPOSITS % TOTAL DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.00
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	0.39	0.76	0.76	0.92	1.36	1.16
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	17.54	10.49	7.19	7.57	7.23	5.62

* DOMESTIC ONLY

West Virginia

PROFIT DISTRIBUTION PROFILE 1980 WEST VIRGINIA BASED ON 236 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	8.69	9.21	9.54	10.01	10.52
2) INTEREST EXPENSE	6.33	5.74	5.24	4.74	4.00
3) NET INTEREST MARGIN	3.46	3.80	4.31	4.94	5.60
4) LOAN LOSS PROVISION	0.52	0.32	0.15	0.08	0.03
5) TRUST INCOME	0.01	0.03	0.05	0.14	0.38
6) SERVICE CHARGES ON DEPOSITS*	0.03	0.07	0.11	0.20	0.30
7) OTHER NON-INTEREST INCOME	0.07	0.11	0.17	0.31	0.47
8) SALARIES AND BENEFITS	1.96	1.57	1.31	1.13	0.96
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	0.67	0.49	0.38	0.29	0.20
10) OTHER NON-INTEREST EXPENSE	1.50	1.14	0.90	0.73	0.59
11) TAX EQUIVALENT ADJUSTMENT	0.97	0.76	0.60	0.43	0.30
12) TAX PROVISION	0.54	0.31	0.15	0.05	-0.03
13) RETURN ON ASSETS--OPERATING INCOME	0.28	0.72	0.99	1.34	1.72
14) RETURN ON ASSETS--NET INCOME	0.24	0.73	0.99	1.31	1.75
15) RETURN ON EQUITY--NET INCOME	2.95	8.66	11.81	14.48	16.99
Yields and Rates					
16) EFFECTIVE TAX RATE ON OPERATING INCOME	-1.16	5.61	12.49	20.48	27.35
17) CASH DIVIDEND AS % OF OPERATING INCOME	10.78	15.72	23.07	33.61	46.05
18) CAPITAL FORMATION RATIO	1.50	5.97	8.62	11.39	14.06
19) OPERATING INCOME PER EMPLOYEE	2454	6428	10496	14250	23500
20) NON-INT. INCOME % NON-INT. EXPENSE	6.36	9.05	13.54	18.03	22.89
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	9.66	10.15	10.62	11.21	12.01
22) YIELD ON LOANS	9.66	10.20	10.75	11.44	12.13
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.72	0.45	0.24	0.09	0.03
24) LOAN LOSS PROVISION % AVERAGE LOANS	1.04	0.59	0.30	0.17	0.06
25) YIELD ON INVESTMENT SECURITIES (FTE)	8.34	8.87	9.40	9.94	10.40
26) RATE ON TIME AND SAVINGS DEPOSITS	6.44	7.15	7.70	8.15	8.70
27) RATE ON TOTAL INTEREST FUNDS	6.54	7.16	7.73	8.26	8.93
28) BREAK EVEN YIELD	10.69	9.50	8.65	7.93	6.94
Balance Sheet Data					
29) EARNING ASSETS AS % OF ASSETS	85.47	88.11	90.03	91.60	93.11
30) CASH & DUE (NON-INT) % TOTAL ASSETS	10.10	8.38	6.73	5.55	4.65
31) INVESTMENT SECURITIES % TOTAL ASSETS	18.68	23.94	30.92	36.27	46.06
32) LOANS AS % OF TOTAL ASSETS	38.25	43.11	51.19	57.24	62.51
33) RESERVE AS % OF YEAR-END LOANS	0.36	0.67	0.98	1.15	1.30
34) LOANS AS % OF DEPOSITS*	43.43	50.58	58.38	65.18	70.60
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	16.66	19.29	22.10	24.86	27.08
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	15.57	19.60	25.09	30.01	35.59
37) MONEY MARKET CD'S* % TOTAL ASSETS	10.85	13.74	18.30	21.27	24.58
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	1.56	3.15	5.28	8.84	13.32
39) OTHER TIME DEPOSITS % TOTAL ASSETS	7.45	11.66	15.62	19.31	23.19
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	80.33	86.25	88.75	90.08	91.36
41) BORROWINGS AS % OF TOTAL ASSETS	0.19	0.44	1.59	4.08	9.47
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	6.60	7.53	8.79	10.46	13.01
43) LARGE LIABILITY DEPENDENCE	0.00	0.00	0.00	2.78	7.22
44) EMPLOYEES PER MILLION ASSETS	1.54	1.19	0.97	0.81	0.64
Growth Statistics					
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	-41.35	-14.85	0.51	21.27	60.67
46) NET INCOME 1-YEAR	-44.15	-15.83	3.26	23.88	65.06
47) AVERAGE ASSETS 1-YEAR	3.40	7.55	13.50	18.81	25.43
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	-21.32	13.85	51.64	97.90	178.57
49) NET INCOME 5-YEARS	-28.20	9.55	44.12	87.50	180.00
50) AVERAGE ASSETS 5-YEARS	27.48	37.70	49.79	64.86	87.87
Loan Types % Average Loans					
51) REAL ESTATE--RESIDENTIAL	20.39	26.08	35.03	45.66	55.84
52) REAL ESTATE--OTHER	3.21	6.53	10.84	16.71	22.73
53) COMMERCIAL AND INDUSTRIAL	2.97	5.50	10.39	15.96	25.21
54) AGRICULTURAL	0.04	0.32	1.04	3.26	6.12
55) PERSONAL LOANS	17.68	22.54	32.43	40.10	49.75
56) ALL OTHER LOANS	0.07	0.28	0.86	2.58	5.02
Miscellaneous					
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	80.33	86.25	88.75	90.08	91.36
58) FOREIGN DEPOSITS % TOTAL DEPOSITS					
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	0.32	0.58	1.12	2.04	3.32
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	0.60	2.10	3.82	6.03	10.06

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 236 BANKS IN WEST VIRGINIA

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	9.75	9.46	9.60	9.47	9.87	10.13
2) INTEREST EXPENSE	5.09	4.94	5.29	5.63	6.04	6.68
3) NET INTEREST MARGIN	5.21	4.46	4.36	3.93	3.70	3.45
4) LOAN LOSS PROVISION	0.27	0.15	0.16	0.12	0.12	0.14
5) TRUST INCOME	0.00	0.03	0.06	0.04	0.13	0.24
6) SERVICE CHARGES ON DEPOSITS*	0.12	0.12	0.15	0.10	0.09	0.09
7) OTHER NON-INTEREST INCOME	0.26	0.22	0.16	0.12	0.11	0.41
8) SALARIES AND BENEFITS	1.98	1.32	1.28	1.18	1.15	1.44
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	0.59	0.40	0.36	0.32	0.38	0.47
10) OTHER NON-INTEREST EXPENSE	1.33	0.99	0.84	0.78	0.77	0.77
11) TAX EQUIVALENT ADJUSTMENT	0.36	0.48	0.66	0.69	0.65	0.49
12) TAX PROVISION	0.22	0.21	0.12	0.08	0.05	0.07
13) RETURN ON ASSETS--OPERATING INCOME	0.87	1.11	1.04	0.96	0.86	0.79
14) RETURN ON ASSETS--NET INCOME	0.80	1.08	1.03	0.94	0.86	0.66
15) RETURN ON EQUITY--NET INCOME	6.81	12.41	12.18	12.39	10.84	7.46
Yields and Rates						
16) EFFECTIVE TAX RATE ON OPERATING INCOME	15.53	17.50	11.05	8.91	6.60	8.97
17) CASH DIVIDEND AS % OF OPERATING INCOME	14.86	21.99	21.83	24.39	31.91	35.46
18) CAPITAL FORMATION RATIO	6.48	9.31	8.72	8.72	7.45	4.30
19) OPERATING INCOME PER EMPLOYEE	4538	9954	11600	11373	11341	9014
20) NON-INT. INCOME % NON-INT. EXPENSE	7.88	13.61	13.63	11.96	16.06	28.16
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	10.97	10.58	10.56	10.64	11.08	11.61
22) YIELD ON LOANS	11.14	10.68	10.68	10.58	11.16	11.60
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.23	0.26	0.26	0.17	0.20	0.33
24) LOAN LOSS PROVISION % AVERAGE LOANS	0.53	0.32	0.31	0.20	0.23	0.34
25) YIELD ON INVESTMENT SECURITIES (FTE)	9.79	9.08	9.44	9.36	9.79	10.57
26) RATE ON TIME AND SAVINGS DEPOSITS	7.57	7.35	7.71	7.86	8.42	7.89
27) RATE ON TOTAL INTEREST FUNDS	7.67	7.36	7.73	8.06	8.88	9.90
28) BREAK EVEN YIELD	9.82	8.52	8.53	8.69	9.15	10.04
Balance Sheet Data						
29) EARNINC ASSETS AS % OF ASSETS	88.36	89.24	90.87	90.75	89.28	87.29
30) CASH & DUE (NON-INT) % TOTAL ASSETS	8.10	7.37	6.13	6.51	8.05	9.53
31) INVESTMENT SECURITIES % TOTAL ASSETS	27.41	31.25	32.02	32.82	29.53	29.14
32) LOANS AS % OF TOTAL ASSETS	46.54	48.68	53.47	51.63	48.59	41.85
33) RESERVE AS % OF YEAR-END LOANS	0.98	0.96	0.99	0.87	1.00	1.13
34) LOANS AS % OF DEPOSITS*	59.80	54.65	59.93	58.70	62.24	65.02
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	22.36	23.16	21.29	20.10	21.45	21.62
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	21.47	26.65	26.03	24.93	17.69	13.68
37) MONEY MARKET CD'S* % TOTAL ASSETS	18.89	17.91	19.30	18.51	16.12	12.38
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	11.14	4.81	4.63	6.11	8.52	4.55
39) OTHER TIME DEPOSITS % TOTAL ASSETS	12.75	14.96	16.52	17.23	12.41	12.13
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	85.28	89.11	89.32	88.92	83.13	64.37
41) BORROWINGS AS % OF TOTAL ASSETS	2.43	1.45	0.73	2.32	6.80	25.47
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	12.09	8.90	8.38	7.84	8.40	8.96
43) LARGE LIABILITY DEPENDENCE	0.00	0.00	0.00	1.77	1.39	7.56
44) EMPLOYEES PER MILLION ASSETS	1.66	1.04	0.91	0.84	0.80	0.88
Growth Statistics						
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	16.04	-0.38	1.23	-4.25	2.44	2.67
46) NET INCOME 1-YEAR	25.20	5.85	1.91	-4.48	5.50	-5.76
47) AVERAGE ASSETS 1-YEAR	14.27	14.88	13.36	10.21	13.38	15.26
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	125.00	70.15	47.57	32.78	33.26	13.85
49) NET INCOME 5-YEARS	113.51	64.73	42.76	32.23	22.31	-4.81
50) AVERAGE ASSETS 5-YEARS	52.44	57.47	50.82	43.62	39.13	31.61
Loan Types % Average Loans						
51) REAL ESTATE--RESIDENTIAL	38.18	34.80	36.26	33.73	22.40	32.19
52) REAL ESTATE--OTHER	7.27	8.32	12.14	12.31	16.03	15.78
53) COMMERCIAL AND INDUSTRIAL	13.11	7.25	10.47	13.32	23.00	20.30
54) AGRICULTURAL	1.70	1.01	1.04	0.15	0.02	0.00
55) PERSONAL LOANS	34.96	34.95	32.46	28.27	29.90	29.51
56) ALL OTHER LOANS	0.85	1.05	0.71	0.49	1.59	2.19
Miscellaneous						
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	85.28	89.11	89.32	88.92	83.13	64.37
58) FOREIGN DEPOSITS % TOTAL DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.00
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	0.63	1.16	1.31	0.95	1.17	3.82
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	5.52	4.08	3.42	3.47	3.49	2.21

* DOMESTIC ONLY

PROFIT DISTRIBUTION PROFILE 1980 WISCONSIN BASED ON 634 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	9.05	9.42	9.78	10.18	10.54
2) INTEREST EXPENSE	6.30	5.94	5.55	5.07	4.62
3) NET INTEREST MARGIN	3.44	3.85	4.24	4.75	5.23
4) LOAN LOSS PROVISION	0.36	0.20	0.10	0.05	0.02
5) TRUST INCOME	0.02	0.04	0.09	0.21	0.53
6) SERVICE CHARGES ON DEPOSITS*	0.07	0.12	0.20	0.28	0.41
7) OTHER NON-INTEREST INCOME	0.06	0.10	0.15	0.26	0.39
8) SALARIES AND BENEFITS	2.06	1.70	1.43	1.21	1.03
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	0.66	0.49	0.35	0.26	0.19
10) OTHER NON-INTEREST EXPENSE	1.31	1.04	0.80	0.64	0.53
11) TAX EQUIVALENT ADJUSTMENT	0.80	0.65	0.48	0.30	0.13
12) TAX PROVISION	0.71	0.50	0.31	0.15	0.05
13) RETURN ON ASSETS--OPERATING INCOME	0.53	0.80	1.04	1.29	1.62
14) RETURN ON ASSETS--NET INCOME	0.55	0.79	1.03	1.30	1.61
15) RETURN ON EQUITY--NET INCOME	7.44	10.27	12.97	15.46	17.73
Yields and Rates					
16) EFFECTIVE TAX RATE ON OPERATING INCOME	6.50	13.84	22.84	31.35	38.26
17) CASH DIVIDEND AS % OF OPERATING INCOME	7.50	12.93	22.68	36.19	52.96
18) CAPITAL FORMATION RATIO	4.09	7.18	9.52	12.45	15.29
19) OPERATING INCOME PER EMPLOYEE	5164	8125	11851	16818	22000
20) NON-INT. INCOME % NON-INT. EXPENSE	7.74	11.29	15.02	19.19	24.82
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	10.14	10.50	10.91	11.39	11.87
22) YIELD ON LOANS	10.23	10.63	11.06	11.64	12.11
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.44	0.23	0.10	0.04	0.01
24) LOAN LOSS PROVISION % AVERAGE LOANS	0.57	0.33	0.17	0.09	0.04
25) YIELD ON INVESTMENT SECURITIES (FTE)	8.37	9.05	9.59	10.17	10.88
26) RATE ON TIME AND SAVINGS DEPOSITS	6.95	7.31	7.71	8.12	8.51
27) RATE ON TOTAL INTEREST FUNDS	6.96	7.41	7.84	8.29	8.82
28) BREAK EVEN YIELD	10.05	9.43	8.84	8.33	7.72
Balance Sheet Data					
29) EARNING ASSETS AS % OF ASSETS	85.51	87.88	90.12	91.72	92.85
30) CASH & DUE (NON-INT) % TOTAL ASSETS	10.01	8.32	6.67	5.87	5.22
31) INVESTMENT SECURITIES % TOTAL ASSETS	16.74	20.05	24.51	28.77	34.64
32) LOANS AS % OF TOTAL ASSETS	48.98	54.70	60.09	64.29	67.88
33) RESERVE AS % OF YEAR-END LOANS	0.39	0.57	0.83	1.06	1.24
34) LOANS AS % OF DEPOSITS*	56.07	62.07	67.64	72.49	75.79
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	14.40	16.97	20.04	23.00	26.73
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	15.36	19.41	23.49	27.39	31.86
37) MONEY MARKET CD'S* % TOTAL ASSETS	9.34	13.14	16.25	19.21	21.99
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	0.77	1.97	4.02	7.40	12.53
39) OTHER TIME DEPOSITS % TOTAL ASSETS	9.13	16.27	24.27	29.69	34.09
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	82.73	86.99	89.37	90.70	91.70
41) BORROWINGS AS % OF TOTAL ASSETS	0.30	0.63	1.64	4.08	8.02
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	6.32	6.98	7.89	9.14	10.81
43) LARGE LIABILITY DEPENDENCE	0.00	0.00	0.65	5.09	11.17
44) EMPLOYEES PER MILLION ASSETS	1.32	1.05	0.86	0.72	0.62
Growth Statistics					
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	-27.45	-9.32	7.92	24.71	50.00
46) NET INCOME 1-YEAR	-26.92	-6.37	9.27	27.23	55.12
47) AVERAGE ASSETS 1-YEAR	2.11	6.75	10.56	14.42	19.86
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	10.30	41.23	80.79	145.09	285.71
49) NET INCOME 5-YEARS	8.57	37.20	72.42	127.27	231.32
50) AVERAGE ASSETS 5-YEARS	22.85	32.74	42.71	53.81	70.67
Loan Types % Average Loans					
51) REAL ESTATE--RESIDENTIAL	15.70	22.46	31.97	40.90	49.81
52) REAL ESTATE--OTHER	8.53	12.76	18.23	25.01	31.35
53) COMMERCIAL AND INDUSTRIAL	6.22	9.31	14.29	21.13	29.76
54) AGRICULTURAL	0.28	1.96	10.06	20.80	30.58
55) PERSONAL LOANS	8.06	10.48	14.51	18.70	24.18
56) ALL OTHER LOANS	0.07	0.18	0.62	1.72	3.57
Miscellaneous					
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	82.73	86.99	89.37	90.70	91.70
58) FOREIGN DEPOSITS % TOTAL DEPOSITS					
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	0.28	0.70	1.32	2.24	3.32
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	0.86	1.92	3.63	6.06	10.15

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 634 BANKS IN WISCONSIN

Operating Performance—% of Assets

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
1) INTEREST INCOME (FTE)	9.65	9.75	9.92	9.81	9.77	10.18
2) INTEREST EXPENSE	5.00	5.51	5.65	5.74	5.95	7.08
3) NET INTEREST MARGIN	4.68	4.24	4.21	4.02	3.86	2.82
4) LOAN LOSS PROVISION	0.12	0.12	0.09	0.07	0.09	0.18
5) TRUST INCOME	61.23	0.05	0.04	0.09	0.29	0.22
6) SERVICE CHARGES ON DEPOSITS*	0.19	0.20	0.20	0.18	0.15	0.08
7) OTHER NON-INTEREST INCOME	0.13	0.15	0.14	0.13	0.16	1.22
8) SALARIES AND BENEFITS	1.74	1.45	1.32	1.36	1.28	1.52
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	0.38	0.34	0.34	0.39	0.36	0.52
10) OTHER NON-INTEREST EXPENSE	0.86	0.86	0.75	0.76	0.76	1.27
11) TAX EQUIVALENT ADJUSTMENT	0.19	0.42	0.57	0.60	0.65	0.41
12) TAX PROVISION	0.40	0.33	0.29	0.21	0.11	0.14
13) RETURN ON ASSETS--OPERATING INCOME	1.17	1.03	1.07	0.95	0.85	0.67
14) RETURN ON ASSETS--NET INCOME	1.17	1.02	1.07	0.95	0.86	0.56
15) RETURN ON EQUITY--NET INCOME	12.84	12.58	14.04	12.39	12.08	11.03

Yields and Rates

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
16) EFFECTIVE TAX RATE ON OPERATING INCOME	25.00	24.92	22.21	16.81	11.71	23.34
17) CASH DIVIDEND AS % OF OPERATING INCOME	14.70	21.22	22.99	25.46	48.00	32.96
18) CAPITAL FORMATION RATIO	9.75	9.65	10.14	8.78	6.32	6.77
19) OPERATING INCOME PER EMPLOYEE	11000	11846	13071	11063	10013	8010
20) NON-INT. INCOME % NON-INT. EXPENSE	12.09	14.83	15.65	16.53	17.88	53.09
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	10.69	10.81	11.04	11.04	11.32	12.78
22) YIELD ON LOANS	10.93	11.00	11.06	11.19	11.77	13.59
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.10	0.11	0.08	0.09	0.11	0.32
24) LOAN LOSS PROVISION % AVERAGE LOANS	0.21	0.19	0.15	0.13	0.13	0.33
25) YIELD ON INVESTMENT SECURITIES (FTE)	9.10	9.41	9.83	9.81	9.92	9.68
26) RATE ON TIME AND SAVINGS DEPOSITS	7.20	7.67	7.81	7.90	8.37	9.64
27) RATE ON TOTAL INTEREST FUNDS	7.18	7.73	7.98	8.21	9.01	11.19
28) BREAK EVEN YIELD	8.72	8.84	8.81	8.99	9.31	11.52

Balance Sheet Data

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
29) EARNING ASSETS AS % OF ASSETS	90.73	90.49	90.01	89.73	88.26	79.70
30) CASH & DUE (NON-INT) % TOTAL ASSETS	6.65	6.50	6.64	6.99	8.69	13.15
31) INVESTMENT SECURITIES % TOTAL ASSETS	23.97	23.97	25.16	25.57	24.59	15.48
32) LOANS AS % OF TOTAL ASSETS	57.38	61.35	60.53	59.53	55.81	54.84
33) RESERVE AS % OF YEAR-END LOANS	0.77	0.78	0.82	0.92	1.04	0.99
34) LOANS AS % OF DEPOSITS*	65.24	67.80	68.82	68.88	66.94	79.00
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	20.58	19.34	19.24	20.66	22.51	25.75
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	23.42	23.61	23.55	23.97	21.01	8.97
37) MONEY MARKET CD'S* % TOTAL ASSETS	15.18	17.27	16.70	15.03	12.60	3.92
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	2.67	3.54	4.09	6.11	9.76	17.10
39) OTHER TIME DEPOSITS % TOTAL ASSETS	27.65	25.77	23.90	20.10	15.25	5.06
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	90.40	90.17	88.73	87.59	83.30	64.45
41) BORROWINGS AS % OF TOTAL ASSETS	1.07	0.92	1.56	3.60	7.43	23.19
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	8.87	8.03	7.79	7.35	6.64	5.51
43) LARGE LIABILITY DEPENDENCE	0.00	0.00	1.90	5.39	7.58	34.46
44) EMPLOYEES PER MILLION ASSETS	1.02	0.85	0.79	0.85	0.87	0.84

Growth Statistics

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	15.68	6.62	9.00	5.42	-4.86	16.94
46) NET INCOME 1-YEAR	16.44	8.19	10.97	7.97	-0.06	4.11
47) AVERAGE ASSETS 1-YEAR	12.13	10.95	10.26	9.43	6.97	6.61
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	129.23	86.14	78.23	64.84	48.05	83.75
49) NET INCOME 5-YEARS	118.60	76.79	67.09	60.91	46.21	80.92
50) AVERAGE ASSETS 5-YEARS	41.12	45.59	42.37	37.33	35.94	42.09

Loan Types % Average Loans

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
51) REAL ESTATE--RESIDENTIAL	28.43	32.49	33.23	33.95	31.16	13.40
52) REAL ESTATE--OTHER	15.63	18.14	19.81	18.13	17.75	6.63
53) COMMERCIAL AND INDUSTRIAL	10.80	12.19	15.44	20.48	27.78	45.36
54) AGRICULTURAL	17.23	13.40	8.61	1.82	0.44	0.18
55) PERSONAL LOANS	15.53	14.28	13.92	13.49	17.06	14.99
56) ALL OTHER LOANS	0.65	0.53	0.50	0.65	2.10	8.69

Miscellaneous

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	90.40	90.17	88.73	87.59	83.30	67.18
58) FOREIGN DEPOSITS % TOTAL DEPOSITS	0.00	0.00	0.00	0.00	0.00	4.01
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	1.85	1.37	1.27	1.02	1.17	0.83
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	3.42	3.38	3.63	3.61	5.69	10.61

* DOMESTIC ONLY

Wyoming

PROFIT DISTRIBUTION PROFILE 1980 WYOMING BASED ON 102 BANKS

	Bottom Tenth Percentile	Lower Quartile	Median Value	Upper Quartile	Top Tenth Percentile
Operating Performance—% of Assets					
1) INTEREST INCOME (FTE)	9.20	10.18	10.71	11.32	11.73
2) INTEREST EXPENSE	6.31	5.65	5.09	4.55	2.90
3) NET INTEREST MARGIN	4.24	4.86	5.48	6.27	6.94
4) LOAN LOSS PROVISION	0.64	0.43	0.27	0.15	0.06
5) TRUST INCOME	0.01	0.01	0.03	0.11	0.21
6) SERVICE CHARGES ON DEPOSITS*	0.11	0.19	0.31	0.48	0.93
7) OTHER NON-INTEREST INCOME	0.09	0.12	0.19	0.32	0.53
8) SALARIES AND BENEFITS	3.08	2.15	1.73	1.37	1.19
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	1.39	0.75	0.47	0.33	0.24
10) OTHER NON-INTEREST EXPENSE	2.57	1.55	1.17	0.75	0.57
11) TAX EQUIVALENT ADJUSTMENT	1.06	0.74	0.53	0.34	0.09
12) TAX PROVISION	1.13	0.86	0.58	0.35	0.06
13) RETURN ON ASSETS--OPERATING INCOME	-0.83	0.96	1.49	1.78	2.11
14) RETURN ON ASSETS--NET INCOME	-0.83	0.96	1.44	1.81	2.11
15) RETURN ON EQUITY--NET INCOME	-3.55	9.48	17.32	20.95	24.76
Yields and Rates					
16) EFFECTIVE TAX RATE ON OPERATING INCOME	8.53	20.92	28.99	34.[illegible]	40.94
17) CASH DIVIDEND AS % OF OPERATING INCOME	8.25	20.89	30.50	44.80	66.16
18) CAPITAL FORMATION RATIO	-3.55	6.00	10.80	14.82	19.09
19) OPERATING INCOME PER EMPLOYEE	-3250	6300	13708	20909	27571
20) NON-INT. INCOME % NON-INT. EXPENSE	8.83	12.40	16.74	23.80	28.35
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	11.01	11.84	12.61	13.16	13.92
22) YIELD ON LOANS	12.22	12.87	13.58	14.34	15.00
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.95	0.50	0.29	0.11	0.04
24) LOAN LOSS PROVISION % AVERAGE LOANS	1.51	0.82	0.49	0.31	0.12
25) YIELD ON INVESTMENT SECURITIES (FTE)	8.53	9.22	9.96	10.54	11.09
26) RATE ON TIME AND SAVINGS DEPOSITS	7.05	8.03	8.42	9.04	9.56
27) RATE ON TOTAL INTEREST FUNDS	7.08	8.16	8.57	9.17	9.75
28) BREAK EVEN YIELD	13.73	11.01	9.45	8.36	7.42
Balance Sheet Data					
29) EARNING ASSETS AS % OF ASSETS	75.80	81.73	85.60	87.94	90.17
30) CASH & DUE (NON-INT) % TOTAL ASSETS	17.02	12.90	9.92	8.30	6.62
31) INVESTMENT SECURITIES % TOTAL ASSETS	13.23	19.16	24.18	28.88	36.15
32) LOANS AS % OF TOTAL ASSETS	33.74	46.56	52.98	58.95	62.01
33) RESERVE AS % OF YEAR-END LOANS	0.44	0.74	1.00	1.17	1.33
34) LOANS AS % OF DEPOSITS*	40.73	52.22	59.29	68.05	74.57
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	21.88	25.18	26.70	32.73	35.16
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	11.05	13.03	15.51	19.01	20.44
37) MONEY MARKET CD'S* % TOTAL ASSETS	8.30	10.71	14.10	19.38	22.47
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	7.09	9.93	14.13	20.23	26.88
39) OTHER TIME DEPOSITS % TOTAL ASSETS	2.25	4.40	9.71	14.00	18.47
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	77.16	85.08	88.30	89.89	90.96
41) BORROWINGS AS % OF TOTAL ASSETS	0.07	0.27	0.86	2.50	6.18
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	6.78	7.81	8.88	10.79	19.14
43) LARGE LIABILITY DEPENDENCE	0.00	0.00	7.66	17.12	23.37
44) EMPLOYEES PER MILLION ASSETS	2.37	1.57	1.03	0.84	0.69
Growth Statistics					
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	-33.63	5.51	21.91	45.79	78.49
46) NET INCOME 1-YEAR	-21.83	7.86	23.64	47.43	85.32
47) AVERAGE ASSETS 1-YEAR	2.45	10.43	18.50	30.63	58.66
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	22.40	85.36	124.03	207.04	N/A
49) NET INCOME 5-YEARS	25.26	74.28	105.06	221.32	N/A
50) AVERAGE ASSETS 5-YEARS	31.10	46.65	59.65	76.24	129.53
Loan Types % Average Loans					
51) REAL ESTATE--RESIDENTIAL	2.21	6.02	11.94	19.97	28.08
52) REAL ESTATE--OTHER	3.31	7.25	12.36	18.56	23.46
53) COMMERCIAL AND INDUSTRIAL	16.95	21.56	30.85	38.69	49.44
54) AGRICULTURAL	0.54	4.34	10.66	23.00	41.85
55) PERSONAL LOANS	9.23	13.38	19.24	25.90	36.66
56) ALL OTHER LOANS	0.08	0.24	0.63	1.81	3.37
Miscellaneous					
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	77.16	85.08	88.30	89.89	90.96
58) FOREIGN DEPOSITS % TOTAL DEPOSITS					
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	0.90	2.34	3.46	5.72	8.70
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	4.54	6.13	10.56	15.22	22.17

* DOMESTIC ONLY

MEDIANS BY RESOURCE CLASS FOR 102 BANKS IN WYOMING

Resource Class — Size in Millions —	1 Under $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 Over $500
Operating Performance—% of Assets						
1) INTEREST INCOME (FTE)	10.65	10.97	10.91	10.64	10.43	0.00
2) INTEREST EXPENSE	5.25	4.93	5.09	5.18	5.70	0.00
3) NET INTEREST MARGIN	5.40	5.75	5.48	5.18	4.80	0.00
4) LOAN LOSS PROVISION	0.36	0.28	0.22	0.27	0.14	0.00
5) TRUST INCOME	0.00	0.01	0.01	0.07	0.15	0.00
6) SERVICE CHARGES ON DEPOSITS*	0.39	0.42	0.28	0.25	0.27	0.00
7) OTHER NON-INTEREST INCOME	0.21	0.19	0.21	0.14	0.25	0.00
8) SALARIES AND BENEFITS	2.48	1.90	1.49	1.44	1.62	0.00
9) OCCUPANCY & FURN. & EQUIP. EXPENSE	0.70	0.61	0.34	0.35	0.34	0.00
10) OTHER NON-INTEREST EXPENSE	1.84	1.29	0.96	0.75	0.77	0.00
11) TAX EQUIVALENT ADJUSTMENT	0.36	0.47	0.57	0.59	0.72	0.00
12) TAX PROVISION	0.40	0.56	0.78	0.56	0.55	0.00
13) RETURN ON ASSETS--OPERATING INCOME	0.34	1.47	1.78	1.50	1.39	0.00
14) RETURN ON ASSETS--NET INCOME	0.34	1.43	1.79	1.49	1.38	0.00
15) RETURN ON EQUITY--NET INCOME	3.01	17.80	19.96	18.79	19.66	0.00
Yields and Rates						
16) EFFECTIVE TAX RATE ON OPERATING INCOME	29.24	28.31	31.30	27.70	23.98	0.00
17) CASH DIVIDEND AS % OF OPERATING INCOME	20.75	29.68	30.95	33.65	45.86	0.00
18) CAPITAL FORMATION RATIO	1.81	12.69	14.11	11.92	11.01	0.00
19) OPERATING INCOME PER EMPLOYEE	1555	11113	21537	17716	17226	0
20) NON-INT. INCOME % NON-INT. EXPENSE	12.66	15.09	18.86	17.28	26.65	0.00
21) TAX EQUIVALENT YIELD ON EARNING ASSETS	12.87	12.75	12.61	12.06	12.46	0.00
22) YIELD ON LOANS	14.00	13.55	13.49	13.28	14.03	0.00
23) NET CHARGE-OFFS AS % OF AVERAGE LOANS	0.35	0.29	0.25	0.29	0.12	0.00
24) LOAN LOSS PROVISION % AVERAGE LOANS	0.71	0.51	0.38	0.46	0.26	0.00
25) YIELD ON INVESTMENT SECURITIES (FTE)	9.74	9.79	10.02	10.03	10.12	0.00
26) RATE ON TIME AND SAVINGS DEPOSITS	8.33	8.19	8.41	8.88	9.14	0.00
27) RATE ON TOTAL INTEREST FUNDS	8.46	8.34	8.53	8.85	9.33	0.00
28) BREAK EVEN YIELD	11.73	9.77	8.84	8.89	9.34	0.00
Balance Sheet Data						
29) EARNING ASSETS AS % OF ASSETS	81.54	85.87	87.41	86.41	85.26	0.00
30) CASH & DUE (NON-INT) % TOTAL ASSETS	10.22	10.92	9.15	9.57	11.21	0.00
31) INVESTMENT SECURITIES % TOTAL ASSETS	22.02	26.00	27.04	24.18	26.82	0.00
32) LOANS AS % OF TOTAL ASSETS	51.42	53.39	53.02	53.34	54.55	0.00
33) RESERVE AS % OF YEAR-END LOANS	0.82	0.92	1.07	0.98	1.11	0.00
34) LOANS AS % OF DEPOSITS*	60.08	60.33	59.28	59.17	62.39	0.00
35) DEMAND DEPOSITS* AS % OF TOTAL ASSETS	26.07	31.66	28.47	31.04	28.52	0.00
36) SAVINGS DEPOSITS* AS % OF TOTAL ASSETS	16.28	16.94	14.99	15.19	13.93	0.00
37) MONEY MARKET CD'S* % TOTAL ASSETS	13.24	13.30	19.30	13.14	10.65	0.00
38) TIME DEPOSITS* OVER 100M % TOT. ASSETS	16.65	13.15	12.51	12.22	26.94	0.00
39) OTHER TIME DEPOSITS % TOTAL ASSETS	3.13	11.54	12.34	9.80	5.62	0.00
40) TOTAL DEPOSITS* AS % OF TOTAL ASSETS	83.68	89.61	88.83	89.12	86.48	0.00
41) BORROWINGS AS % OF TOTAL ASSETS	0.52	1.83	0.51	1.84	3.27	0.00
42) EQUITY CAPITAL AS % OF TOTAL ASSETS	13.35	8.36	8.66	7.91	7.64	0.00
43) LARGE LIABILITY DEPENDENCE	7.13	8.33	6.55	8.12	21.78	0.00
44) EMPLOYEES PER MILLION ASSETS	2.05	1.23	0.87	0.86	0.81	0.00
Growth Statistics						
45) INCOME BEFORE SECURITY TRANS. 1-YEAR	33.33	23.90	29.65	18.51	10.40	0.00
46) NET INCOME 1-YEAR	21.37	25.20	28.76	19.14	11.25	0.00
47) AVERAGE ASSETS 1-YEAR	24.82	19.65	18.03	14.37	18.83	0.00
48) INCOME BEFORE SECURITY TRANS. 5-YEARS	94.87	228.02	124.48	109.34	65.25	0.00
49) NET INCOME 5-YEARS	94.87	233.58	102.31	97.13	62.28	0.00
50) AVERAGE ASSETS 5-YEARS	73.08	61.81	59.23	58.07	55.34	0.00
Loan Types % Average Loans						
51) REAL ESTATE--RESIDENTIAL	9.88	13.54	7.54	16.67	15.90	0.00
52) REAL ESTATE--OTHER	12.25	7.71	11.99	17.39	19.23	0.00
53) COMMERCIAL AND INDUSTRIAL	29.73	34.51	28.13	28.01	35.39	0.00
54) AGRICULTURAL	8.13	6.00	20.72	11.20	5.63	0.00
55) PERSONAL LOANS	25.22	21.29	17.00	16.62	21.18	0.00
56) ALL OTHER LOANS	0.49	0.36	0.63	0.66	2.04	0.00
Miscellaneous						
57) FOREIGN & DOMESTIC DEPOSITS % ASSETS	83.68	89.61	88.83	89.12	86.48	0.00
58) FOREIGN DEPOSITS % TOTAL DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.00
59) PUBLIC FUNDS DEMAND DEP. % TOT.DEP.	3.88	3.31	3.33	3.41	3.58	0.00
60) PUBLIC FUNDS TIME DEPOSITS % TOT.DEP.	14.97	9.63	8.69	6.14	13.09	0.00